



10/19/2009

JULIA HESS
111 MARIANNE CT
Lexington, SC, 29073

Account Number:

Dear JULIA HESS:

Our records indicate that there is an outstanding balance of \$103.20 on your water and/or wastewater account. If you have already mailed your payment, we apologize for any inconvenience and thank you for your payment.

If your payment has not been mailed, please send in the full outstanding balance today. If we do not hear from you within 10 days of the date on this letter, your service may be severed without additional notification. For your service to be reinstated, the outstanding balance and all applicable fees must be paid in full.

For your convenience, charge/debit card or electronic check payments may be made through <https://paymentsutilitiesinc.billmatrix.com> or by calling CheckFree at 877-527-7852. There is a convenience fee for this service. You may also visit our website at www.uiwater.com for more information. Returned payments will be subject to the maximum fees allowed by your state.

We thank you for your prompt attention to this matter.

Collections Department
Utilities, Inc.

REG DISCON

A Utilities Inc Company: Carolina Water Service Inc of SC

PO Box 4509 West Columbia, SC 29171 P: (800) 367-4314 www.uiwater.com



Account Number:

Amount Paid

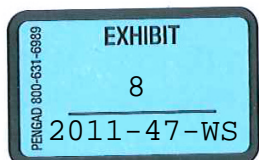
Please Pay \$103.20

JULIA HESS
111 MARIANNE CT
Lexington, SC, 29073

PAID

103.04 on
10/16/09

Carolina Water Service Inc of SC
PO Box 4509
West Columbia SC 29171



① - human to another family
 only wear your family
 ② - tested to wrong
 act - too/monks
 to be re-imposed
 continued to fix me
 ③ - 200 gal to > 14,000 gallons
 for 6 to \$150 on part 2

State of South Carolina
 Office of Regulatory Staff
 1401 Main Street, Suite 900
 Columbia, SC 29201

Water meter testing
 5/14/09

JULIA HESS
 111 MARIANNE CT
 LEXINGTON, SC 29073

③ - 11/11/08
 ④ - 1/9/09
 ⑤ - 1/9/09
 ⑥ - 1/9/09
 ⑦ - 1/9/09
 ⑧ - 1/9/09
 ⑨ - 1/9/09
 ⑩ - 1/9/09

⑤ water line
 1

lots of short of
 notices here



UNITED STATES POSTAGE
 (1.00)
 PRIORITY MAIL
 02 1A
 0004361136
 MAY 22 2009
 \$ 00.440
 MAILED FROM ZIP CODE 29201

C. DUKES SCOTT
EXECUTIVE DIRECTOR

1401 Main Street, Suite 900
Columbia, SC 29201



DAN F. ARNETT
CHIEF OF STAFF

Phone: (803) 737-5230
Fax: (803) 737-4750

APRIL B. SHARPE
MANAGER OF CONSUMER SERVICES

May 21, 2009

JULIA HESS
111 MARIANNE CT
LEXINGTON, SC 29073

IN RE: Water Meter Test

Dear JULIA HESS,

Recently your water meter was tested for accuracy by representatives from the Office of Regulatory Staff, (ORS). Please find enclosed a copy of the meter test results.

According to Public Service Commission (PSC) Regulation 103-722, "Every water meter, whether new or repaired, shall be in good order and shall be correct to within three (3)%. Please be advised that your water meter did test in compliance with the PSC's guidelines.

Representatives from the ORS will also be reviewing your billing by Carolina Water Service. You will be informed of those results in the near future.

If you have any questions, please contact me at 1-800-922-1531, extension 7-5194.

Sincerely,


Chad Campbell, Investigator
Consumer Services

Enclosure



ORS WATER METER TESTING FORM

Customer Name: Julia Hess

Utility Name: CWS

Address: 111 Marianne Court

Subdivision Name: Courtside Commons

Account #:

System Type (well or bulk): Bulk

Name of Bulk Provider: West Columbia

Date Inspected: 5-14-09

Time: 11:27-11:43

Inspected By: Chad Campbell

Customer Representative Present: n/a

Utility Representative Present: n/a

Test Meter Data

Brand _____

Size _____

Serial # _____

Customer Meter Data

Brand _____ Badger

Size _____ 5/8"

Serial # _____ 35427262

Test Meter Readings

Stop _____ 852

Start _____ 842

Total Gallons _____ 100

Customer Meter Data

Stop _____ 16910.2

Start _____ 16810.3

Total Gallons _____ 99.9

% Accuracy = $\frac{\text{Total Gallons Customer Meter}}{\text{Total Gallons Test Meter}} \times 100 = \underline{99.9\%}$

Compliance with regulation 103-722.A.: (choose one)

☒ Meter is within 3%

☐ Meter is NOT within 3%

☐ Retest Meter

Description of Weather Conditions (i.e., sunny, cloudy, temp., etc.):

Comments:

PLEASE KEEP THIS DOCUMENT SAFE



Ms Julia Hess
111 Marianne Ct
Lexington SC 29073

Dear Ms Hess,

Your Home Service Interior Plumbing and Drainage Coverage

Thank you for choosing membership with peace of mind from Home Service. Your service agreement provides real protection in an interior plumbing or drainage emergency, saving you both the worry of finding a reliable contractor and the expense of large repair bills. You can now sit back and relax safe in the knowledge that when an interior plumbing and drainage emergency strikes, fast and reliable help is just one call away. Your service agreement is on the back of this letter and enclosed are the terms and conditions.

Just look at the benefits

- **Up to \$1,750 per service call** for plumbing and drainage emergencies inside your home
- **Up to 2 service calls per year** giving you up to \$3,500 in annual coverage
- **Repairs guaranteed – permanent repairs are guaranteed for one year**
- **Emergency Service Hotline – 24 hours a day, 365 days a year, including holidays and weekends**
- **Peace of mind – fast, reliable service offered by local plumbing and drainage experts**
- **No bill to pay – Home Service will settle the bill within the service agreement limits**

Need to make a service call?

Simply call the **Emergency Service Hotline** number on the back of this letter and provide your service agreement number and the nearest available Home Service contractor will be directed to you.

Home Service will also advise you of any temporary action you can take to minimize any damage until they arrive. Once the repair has been completed you just sign the form to say you're satisfied – you pay nothing (within the service agreement limits).

Hopefully you won't have to face an interior plumbing or drainage emergency, but with prompt, expert assistance just one call away you're safe in the hands of Home Service.

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Backus".

Mike Backus
Vice President, Customer Service
Home Service

Home Service USA Repair Management Corp. ("Home Service") is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer. For New Jersey Residents only: Purchase price includes New Jersey sales tax. For Kentucky Residents only: Home Service is an approved service warranty company in the Commonwealth of Kentucky and not a contractor. It hires independent contractors to complete all repairs. Membership starts the day your Enrollment Form is processed and lasts one year. To prevent service calls on pre-existing problems (and to keep fees low for everyone), there is a 30-day period at the start of your contract before you can make a service call, giving you 11 months of coverage in your first year of enrollment.

Home Service USA

DECLARATION PAGE

Service Agreement Number:
14044574

Service Agreement Term:
08/28/2010 to 08/27/2011

Emergency Service calls may be made from 09/27/2010

Service Agreement Holder:
Ms Julia Hess
111 Marianne Ct
Lexington SC 29073

Help Home Service to help you:

Please contact the correct number for the kind of problem you have. Please provide your service agreement number.

24-hour Emergency Service Hotline

1-888-300-4514

• Internal Plumbing and Drainage Emergencies

Customer Service inquiries

1-888-300-4517

• 8am-8pm Monday-Friday &
10am-4pm Saturday (EST)

PAYMENT DETAILS

For your information - please check carefully. If any of the details below are incorrect, please call a customer service representative as soon as possible at 1-888-300-4517.

Mastercard XXXXXXXXXXXX Expiration Date:

On 09/01/10: \$8.61	On 10/01/10: \$8.57	On 11/01/10: \$8.57
On 12/01/10: \$8.57	On 01/03/11: \$8.57	On 02/01/11: \$8.57
On 03/01/11: \$8.57	On 04/01/11: \$8.57	On 05/02/11: \$8.57
On 06/01/11: \$8.57	On 07/01/11: \$8.57	On 08/01/11: \$8.57

Price includes applicable sales tax

WHAT IS COVERED?

• **Interior Plumbing and Drainage Coverage limit** – up to \$1,750 per service call

• **Up to 2 service calls a year** for interior plumbing and drainage emergencies

• **No overlap guarantee** – if you find you have coverage similar to Home Service (e.g. your homeowners insurance) your service agreement fee will be refunded

• **Permanent repairs guaranteed** – for one year

• **Emergency Service Hotline** – 24 hours a day, 365 days a year, including weekends and holidays

• **Peace of mind** – fast, reliable service offered by local plumbing and drainage experts

• **No bill to pay** – Home Service will settle the bill directly within the service agreement limits

MemberShip 60 days the day your Enrollment Form is processed and last for one year. There is a initial 30 day waiting period to make a claim, giving you 11 months of coverage during the first year of coverage. This prevents service calls on pre-existing conditions and helps keep the coverage affordable.

Idaho - This is not a contract of insurance. The buyer may have other rights and responsibilities of the Idaho Consumer Protection Act. For more information on your rights, contact the Consumer Protection Division of the Office of the Idaho Attorney General at (208) 334-2424.

Illinois - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

Indiana - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120. Your payment to us constitutes proof of payment to Wesco Insurance Company.

Iowa - The issuer of this policy is subject to regulation by the Department of Commerce of the State of Iowa. Complaints which are not settled by the issuer may be sent to the Iowa Insurance Division.

Kentucky - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

Louisiana - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120. If we cancel, we will mail you a notice of cancellation disclosing the reason for cancellation and cancellation effective date.

Maryland - A service contract does not terminate until the services are provided in accordance with the terms of the service contract.

Massachusetts - Home Service USA Repair Management Corporation (HMSR), 150 E. Main Street, Suite 850, Stamford, CT 06902 ("Home Service"), is the Administrator and administrator of the benefits owed under this Service Agreement.

Michigan - If performance of the service contract is interrupted because of a strike or work stoppage at the contractor's place of business, the effective period of the service contract shall be extended for the period of the strike or work stoppage.

Minnesota - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. If we cancel, we will mail you written notice 5 days prior to cancellation stating the reasons and effective date of cancellation.

Missouri - Obligations of the provider under this service contract are guaranteed under a reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, the contract holder is entitled to make a claim directly against the insurance company. You may make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. We may not non original bills or statements in making repairs.

Nebraska - Obligations under this service contract are insured under a contractual liability policy issued by Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. We may not cancel this service contract until at least 15 days notice has been mailed to you. We will initiate service within 48 hours unless it is an emergency and in emergency situations, service will commence within 24 hours. In the event of an emergency repair that cannot be completed within 3 calendar days, we will provide status report to you that will include a list of the required repairs or services, an explanation of why repairs will take longer than three days including the status of the parts needed for the repair, an estimate of time to complete repairs, and contact information for you to make inquiries on the status of the repair. We are committed to respond to your repair inquiries no later than one business day after the inquiry. If we cancel after 30 days we will provide a pro rata refund. If you cancel, you will receive a pro rata refund and claims will not be deducted. The term emergency means that a breakdown of the covered equipment renders the home uninhabitable. There is no deductible for this contract.

New Hampshire - In the event you do not receive satisfaction under this contract, you may contact New Hampshire Insurance Department at 21 South Main Street, Suite 14, Concord, NH 03301, phone number 603-282-3416.

The obligation of the reimbursement insurer to reimburse or pay on behalf of the obligor any sums the obligor is legally obligated to underwrite according to the obligor's contractual obligations under the consumer guaranty contract is limited & sold by the obligor. In the event the obligor does not provide for covered services within 60 days after the contract holder has submitted proof of loss to the obligor, the contract holder is entitled to file directly to the reimbursement insurance company for reimbursement. Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120.

New Mexico - Cancellation is not effective until 15 days after notice of cancellation is mailed to the service agreement holder.

New York - Cancellation is not effective until 15 days after notice of cancellation is mailed to the service agreement holder. Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120.

North Carolina - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120.

Oklahoma - If you cancel this agreement within the first 30 days of the effective date of the contract, and no claims have been paid, you will receive a full refund. If you cancel the contract after 30 days, or have made a claim within the first 30 days, you will be refunded 90% of the unearned premium less the actual costs of services provided. In the event the contract is canceled by us as provided in these Terms and Conditions, return of premium shall be based upon one hundred percent (100%) of unearned pro rata premium, less the actual cost of any service provided under the service warranty contract. Coverage provided under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association. Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120.

South Carolina - Obligations of the provider under this service contract are insured under a service contract reimbursement insurance policy. Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. In the event of a dispute with the provider of this contract, you may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Suite 1000, Columbia SC 29201 or 1-800-768-3467.

In the event of a dispute with the provider of this contract, you may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Suite 1000, Columbia SC 29201 or 1-800-768-3467.

Texas - Notice: You the buyer have other rights and remedies under the Texas deceptive trade practices - consumer protection act which are in addition to any remedy which may be available under this contract.

For more information concerning your rights, contact the consumer protection division of the attorney general's office, your local district or county attorney or the attorney general's office.

This contract is regulated by the Texas Real Estate Commission. Any complaints may be filed with the Commission at Texas Real Estate Commission, P.O. Box 121881, Austin, Texas 78711-2188.

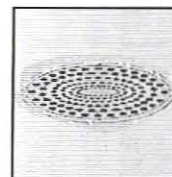
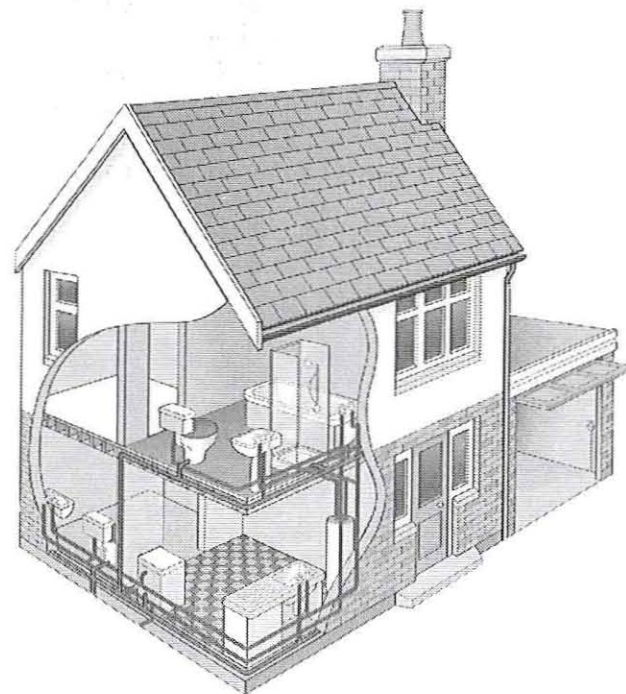
Utah - Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. Cancellation for non payment is effective 10 days after mailing written notice. Cancellation for other reasons is effective 30 days after mailing you notice.

Vermont - The provider's obligations under this plan are supported by a contractual liability insurance policy. Upon failure of the provider to perform under the contract, the insurer which issued the policy that pay on behalf of the provider assumes the provider is legally obligated to pay and shall provide the service which the provider is legally obligated to perform according to the provider's contractual obligations under the service contract issued or sold by the provider. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed with the provider, the claim can be submitted to Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

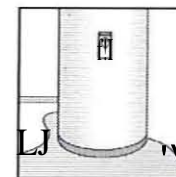
Wisconsin - THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. Claims will not be deducted from refunds.

Wyoming - Obligations of the service contract provider under this contract are insured under a service contract reimbursement insurance policy. Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

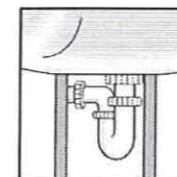
Internal Plumbing & Drainage Coverage



Unblock Shower Drain



Drain Down And Isolate Leaking Hot Water Cylinder



Unblock Sink

KEY TERMS

We, Us and Our (i) Home Service USA Repair Management Corporation and its affiliates, 750 E. Main Street, Suite 850, Stamford, CT 06902 ("Home Service"), in its capacity as Administrator and manager of the benefits provided under this Service Agreement, and (ii) AMT Warranty Corp., 59 Maiden Lane, New York, NY 10038 ("AMT"), which is an affiliate and is responsible for providing the benefits described in this Service Agreement. You may contact us at the foregoing addresses or by calling us toll-free at 1-888-666-8075 or 212-220-7120.

You and Your means Service Agreement Holder listed on the Declaration Page.

Relistatement means backfilling of any necessary outside excavation to leave the ground level.

Emergency Breakdown means the sudden failure of the Internal Plumbing and/or Drainage Systems due to defects in workmanship and/or materials, breakdowns due to normal wear and tear, or breakdowns arising in the course of ordinary functioning and usage, which are not preventable.

- a) Exposes You to a risk to Your health.
- b) Creates a risk of or damage to Your property or any of Your belongings normally contained within the property, or
- c) Makes Your home uninhabitable.

Provider means the party obligated to perform under the terms of the Service Agreement.

Service Agreement Fee. The amount you paid for this agreement.

Service call(s) means repair or replacement or reduction of work performed by a licensed plumber or licensed service provider to diagnose and eliminate a single covered Emergency Breakdown.

1. RESPONSIBILITY FOR BENEFITS OWED TO YOU
AMT Warranty Corp. is the service contract issuer and provider responsible for the performance of contractual obligations under this Service Agreement. Having service performance and payment of cost of any benefits available to You under this Agreement. Home Service has designed the protection program provided to You under this Service Agreement, and manages and administers the delivery of benefits owed to You under the Agreement. Home Service will be responsible for reviewing, processing and adjusting any claim You may have for benefits under this Service Agreement. Home Service will serve as Your primary point of contact for any questions or concerns You may have with respect to Your Service Agreement. You may also contact the obligor under this contract, AMT Warranty Corp., with any further inquiries. AMT Warranty Corp. has given Home Service authority to act on its behalf in processing claims under this Service Agreement and in assisting You in processing payments and other transactions under this Agreement, and Home Service will act on behalf of AMT Warranty Corp. in providing these services to You. All other terms and conditions of this Service Agreement are subject to, and modified by, the allocation of responsibilities set forth in this paragraph, unless otherwise indicated for benefits of Your state as detailed in the applicable state disclosures attached to this Agreement.

2. SERVICE AGREEMENT

This Service Agreement is only valid after Our acceptance of the application and receipt of payment.

This Service Agreement is provided for one (1) year from the effective date listed on the Declaration Page. However, in the first year of coverage, You may not make a Service call within the thirty (30) days of the effective date listed on the Declaration Page. Payment is due the same time You pay the initial premium. Payment must be received by Us for Your Service Agreement to be effective.

This Service Agreement will only cover systems for which You have responsibility.

3. EMERGENCY BREAKDOWN SERVICE

During the Service Agreement coverage term, We agree, in the event of a covered Emergency Breakdown, to arrange and pay for a licensed plumber or licensed service provider to provide a Service call, in most cases within 48 hours to the following: Subject to the terms of coverage You have selected. This is shown on the Declaration Page under Terms of Coverage.

Internal Plumbing and/or Drainage Systems
If You have an Emergency Breakdown in Your bathroom, kitchen, service and/or drainage systems for which You have responsibility within the interior limits of the building within Your property, You should call the Emergency Service Hotline.

Quoted Emergency Breakdown includes but is not limited to:
Leaking water pipe

Blocked and/or overflowing toilet

Overflowing sink due to drainage blocking

Broken water valve causing unstopable water flow

Dirty water in the few bathroom property

Dirty or blocked sewer drain under the property

4. YOUR DUTIES

We will not pay for any Services performed without Our prior approval. Notice of any Emergency Breakdown must be given to Us upon

discovery and during the coverage term.

In the event of an Emergency Breakdown under this Service Agreement, You must:

- a) Call the Emergency Service Hotline immediately at 1-888-666-8075.
- b) Cooperate and assist Us in any matter concerning a covered Emergency Breakdown.
- c) Provide the location of the plumber or licensed service provider with access to Your property.
- d) You must take every precaution to protect the property until the necessary repair or replacement or unblocking is authorized by Us and the work is completed.

We will make payment directly to the licensed plumber or licensed service provider after the work is completed. In some cases, it may be necessary for You to pay for the Service call, in which case, We will reimburse You when We receive Your paid invoice(s) and process Your payment.

5. EXCLUSIONS

We are not responsible for any of the following:

- a) WATER FAUCETS THAT REQUIRE WASHER REPAIR;
- b) THAWING OF TEMPORARILY FROZEN PIPES, WHICH HAVE NOT RESULTED IN AN EMERGENCY BREAKDOWN;
- c) EMERGENCY BREAKDOWN TO EXTERNAL GUTTERING, STORM DRAINS AND DOWNSPOUTS OR ANY DAMAGE RESULTING FROM THEIR OVERFLOW;
- d) ANY EMERGENCY BREAKDOWN WHICH EXISTED PRIOR TO, OR WAS CAUSED BY A CONDITION WHICH EXISTED PRIOR TO THE EFFECTIVE DATE OF THIS SERVICE AGREEMENT;
- e) EMERGENCY BREAKDOWN ARISING FROM THE DISCONNECTION FROM OR INTERRUPTION TO THE MAIN WATER SUPPLY;
- f) EMERGENCY BREAKDOWN CAUSED BY FAULTY CONSTRUCTION, IMPROPER MAINTENANCE OR A LACK OF MAINTENANCE;
- g) SWIMMING POOLS OR DECORATIVE FEATURES (SUCH AS PONDS, FOUNTAINS AND ANY ASSOCIATED EQUIPMENT), SUMP PUMP, VACUUM DRAINAGE SYSTEMS, SEPTIC SYSTEMS, SPA, SPRINKLER SYSTEMS, WATER SOFTENER AND WASTE DISPOSAL UNITS;
- h) REPAIR AND/OR REPLACEMENT COSTS OF: WATER TANKS, WATER HEATERS, RADIATORS, BATHROOM FITTINGS (E.G. TOILET BOWLS AND BATHS) AND SINKS;
- i) REPAIR OR REPLACEMENT OR UNBLOCKING OF COVERED PARTS, EQUIPMENT AND/OR SYSTEMS DUE TO THE GRADUAL REDUCTION IN PERFORMANCE CAUSED BY NORMAL WEAR AND TEAR WHERE AN EMERGENCY BREAKDOWN HAS NOT OCCURRED;
- j) EMERGENCY BREAKDOWN TO PROPERTY HAVING REMAINED OCCUPIED FOR MORE THAN THIRTY (30) DAYS. WE WILL NOT PROVIDE COVERAGE FOR AN EMERGENCY BREAKDOWN CAUSED BY FREEZING IF THE HOME WAS UNOCCUPIED OR THE HEATING WAS NOT IN OPERATION AT THE TIME OF THE EMERGENCY BREAKDOWN.
- k) REPAIRS OR REPLACEMENT WHEN PARTS ARE OBSOLETE;
- l) COSTS TO CORRECT OR UPGRADE ANY PART, EQUIPMENT AND/OR SYSTEM IN ORDER TO COMPLY WITH ANY FEDERAL, STATE, OR LOCAL LAWS, REGULATIONS, ORDINANCE OR UTILITY REGULATIONS;
- m) COSTS ASSOCIATED WITH TREATMENT, REMOVAL, RECOVERY, OR DISPOSAL OF HAZARDOUS MATERIAL;
- n) REPAIR OR REPLACEMENTS OR UNBLOCKING WITHOUT OUR PRIOR AUTHORIZATION;
- o) REPAIR OR REPLACEMENTS OR UNBLOCKING ARISING FROM MANUFACTURERS' RECALLS, DEFECTS OR CLASS ACTION SUITS;
- p) COST OF CLOSING WALLS, FLOORS OR CEILINGS; COST OF REPLACING AND REINSTALLING (INCLUDING BUT NOT LIMITED TO: CARPETS, CABINETS, KITCHEN ASSEMBLIES, PANELING, STUCCO, WOOD, TILE, WALL PAPER, FIXTURES, FITTINGS, MIRRORS);
- q) CONSEQUENTIAL OR INCIDENTAL DAMAGES; INJURY, ILLNESS, DAMAGE, INCONVENIENCE OR LOSS OF USAGE CAUSED BY DELAYS, NON-AVAILABILITY OF PARTS, LABOR DIFFICULTIES OR OTHER CONDITIONS BEYOND OUR CONTROL;

- r) ANY AND ALL COSTS ASSOCIATED WITH A REPAIR VISIT, IF IT IS DETERMINED THAT COVERAGE UNDER THIS CONTRACT DOES NOT APPLY, OR NO COVERED EMERGENCY BREAKDOWN IS DISCOVERED;
- s) COST ASSOCIATED IN OBTAINING PERMITS;
- t) COST ASSOCIATED WITH REINSTATEMENT OF HARD OR SOFT LANDSCAPING (INCLUDING BUT NOT LIMITED TO: DRIVEWAYS, PATHWAYS, WALLS, PATIOS, DECKS, FLOWERS BEDS, TREES AND LAWNS);
- u) COVERAGE ON MOBILE HOMES, RECREATIONAL VEHICLES, MULTIPLE-UNIT DWELLINGS, COMMERCIAL BUILDINGS, OR ANY RESIDENTIAL HOME OVER 5,001 SQ. FT.;
- v) EMERGENCY BREAKDOWN CAUSED BY OR RESULTING FROM: INSECT, VERMIN, PETS, MISUSE, ABUSE, NEGLIGENCE, VANDALISM, THEFT, WAR, RIOT, MILITARY UNREST, NUCLEAR ACCIDENT, FLOODING, WATER FLUCTUATIONS, FIRE, HAIL, WIND, LIGHTNING, EARTHQUAKES, EARTH MOVEMENT, LANDSLIDE, SAND, CHEMICALS;
- w) CIRCUMSTANCES OUTSIDE OUR REASONABLE CONTROL SUCH AS EXTREME WEATHER CONDITIONS, POWER AND/OR SYSTEM FAILURE, INDUSTRIAL ACTION OR STATE OR FEDERAL AUTHORITIES EMERGENCY DIRECTIVES.

6. LIMITS OF LIABILITY

Our obligations for a covered Emergency Breakdown are limited to:

a. Internal Plumbing and/or Drainage Systems:

- Two Service calls per address per term.
- Max of \$1,750 per Service call.

b. Your prorated share of the cost of repair or replacement or unblocking for fixed plumbing or drainage facilities.

7. GENERAL CONDITIONS

a. CANCELLATION:

If You cancel this Agreement within 30 days of the effective date, We will refund Your payment in full.

You may cancel this Agreement after 30 days from the effective date by providing written notice. You will be entitled to a pro-rata refund. Any refund not paid to You within 30 days is subject to a 10% penalty.

This Service Agreement shall be non-cancelable by Us, except for:
(a) Nonpayment of Service Agreement fees;
(b) Fraud or misrepresentation of facts material to the issuance of this Service Agreement.

No Service Agreement shall be cancelled or voided by Us due to pre-existing conditions, prior use or unlawful acts relating to Your Product, misrepresentation by Us or any of Our assignees or inability for Our program due to Your Product being a "Gray Market" import or product.

If We cancel, You will be notified in writing 60 days prior to cancellation. You will be entitled to a pro-rata refund of fees paid.

b. CUSTOMER SERVICE:

We strive to provide You with the highest standards of service. If You feel that Our service has not met Your expectations or You have a question, please contact Us at Home Service USA Repair Management Corporation, 5301 Blue Lagoon Drive, Suite 400, Miami, Florida 33126, or by calling 1-888-666-8075.

c. PAST DUE AMOUNT(S):

If You fail to make full payment on Your payment due date Your Service Agreement coverage will immediately be suspended until the full past due amount is paid.

d. WAITING PERIOD:

You have thirty (30) days from the date You sign up before You can make a Service call. During this period if You decide You do not want the Service Agreement You can notify Us and We will provide a full refund of the fee paid.

e. PERMANENT REPAIRS:

All permanent repairs will have a minimum of one year repairer's guarantee.

f. TRANSFER:

Your rights and duties under this Service Agreement are non-transferable to a subsequent purchaser and must be completed within thirty (30) days from the date of sale to the subsequent owner. All transfer fees are for the balance of the remaining term and are subject to any outstanding Service Agreement fees and the new owner registering in the program.

g. OVERLAPPING COVERAGE:

If You find You have overlapping Service Agreement or insurance policy which provides similar benefits, You can notify Us immediately. We will refund Your Service Agreement fee as long as no Service call has been provided. You may be required to

provide a copy of this contract/policy showing similar coverage.

h. RIGHTS OF RECOVERY:

We pay for an Emergency Breakdown. We may require You to assign Us Your rights of recovery against others. We will not pay for an Emergency Breakdown if You waive these rights to recover. Your right to recover may not be waived.

i. REPAIR, REPLACEMENT AND/OR UNBLOCKING:

At Our discretion in the event of an Emergency Breakdown may be remedied by repair, replacement and/or unblocking.

j. SECOND OPINION:

We reserve the right to a second opinion by a licensed repairer of Our choosing on any repair or replacement diagnosis.

k. FRAUD AND/OR MISREPRESENTATION:

Misrepresentation or any attempt to defraud Us, including collusion between You and the provider (or service provider), shall result in cancellation of coverage, and We shall seek reimbursement and may pursue remedies under the law.

l. PRIVACY POLICY

Customer information collected during the purchase and administration of Home Service is not disclosed to other companies for the purposes of marketing other products and services. Such information may be disclosed to other companies in order to provide service under this Service Agreement. Should you have any questions about our policy please contact us on 1-888-666-2128. Telephone calls may be recorded and/or monitored.

STATE VARIATIONS:

The following state variations shall apply if inconsistent with any other terms and conditions of this Service Agreement.

Alabama - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

ARIZONA ONLY: Definitions: "Contract" means a contract holder, including a buyer of that covered product (other than for resale), any person to whom the product is transferred during the term of the contract coverage period, or any person entitled to receive performance on the part of the obligor under applicable law. "Service Company" is any person or entity that performs or arranges to perform services pursuant to a contract which the person issues; "Service Contract Administrator" means an entity which agrees to provide contract forms, process claims and provide insurance for and on behalf of a dealer in performance of the obligations of the contract. A contract, which may not itself perform the obligations of the contract, shall be the contract. AMT Warranty Corp. is the Obligor for this Service Agreement in Arizona.

Arkansas - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120. We will repair your nonoriginal manufacturer's product.

Colorado - This service contract is limited to covering single family residences, residential units in multi-unit buildings that have been previously owned. Actions under a pre-owned home warranty service contract may be covered by the provisions of the "Colorado Consumer Protection Act" (the "Consumer Protection Act", articles 1 and 2 of title 6, C.R.S., and that party to such contract may have a right of civil action under such laws, including obtaining the recourse or penalties specified in such laws.

Connecticut - If you purchased this contract in Connecticut, you may pursue arbitration to settle disputes between you and the provider of this contract. You may file your complaint to: State of Connecticut, Insurance Department, P.O. Box 616, Hartford, CT 06142-0616. Attention: Consumer Affairs. The written arbitration must describe the dispute, identify the price of the product and cost of repair, and include a copy of this contract. Obligations of this plan are insured by Wesco Insurance Company, 59 Maiden Lane 6th Floor, New York, NY, 10038. Should the full amount of a claim or provide a service within 60 days of filing a proof of loss with Us, you are entitled to file a claim with the insurer.

Georgia - This is not a contract of insurance. We cancel this agreement, this form of null cancellation will apply with Section 32-24-44 of the Georgia Code. Failure to refund in this manner will subject us to a penalty equal to 25% of the refund amount and interest rate of 18% per annum until the refund is paid, not to exceed 50% of the refund amount. You may cancel this agreement at any time and receive a pro-rata refund. No claims incurred or paid will be deducted from the amount to be refunded. Only preexisting conditions that you know of or reasonably should have been aware of will be excluded from coverage.

This agreement is underwritten by Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. Should you fail to pay a claim or incur a refund within (60) days after the filing of a proof of loss, this agreement is voided and no claim will be paid.



Home Service

Property address to which letter relates:

Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815



Call Home Service:

1-888-300-4513

Available: Mon. - Fri. 8 a.m. - 8 p.m.
Sat. 10 a.m. - 4 p.m. EST

RE: The water service line at 111 Marianne Ct

Dear Ms. Hess,

Your underground water service line is the pipe that brings fresh water into your home. As a homeowner, it is your responsibility to repair or replace this pipe if it bursts or leaks.

Water service line emergencies can be complicated and expensive to fix. Repairing a leak can cost \$1,485 and replacing a segment of pipe can be as much as \$2,185. That's why Utilities, Inc. in partnership with Home Service, recommends that customers consider Water Service Line Coverage from Home Service.

Repairs should only be completed by experienced contractors who have the correct tools and equipment. Contractors' service calls and repair bills are not covered by most homeowners insurance policies.

Home Service Water Service Line Coverage provides you with:

- **Up To \$7,000 In Annual Coverage Repair**
 - No bills to pay for covered repairs; all costs are covered for locating and repairing or replacing the water service line emergency at the Hess home, up to \$3,500 per service call and up to 2 service calls per year.
- **24-Hour Emergency Service Hotline**
 - Open 24 hours a day, 365 days a year, ready to respond to a call from the Hess home.
- **Priority Response**
 - A local Home Service contractor will make the covered emergency at 111 Marianne Ct a priority.
- **Quality Work**
 - All Home Service contractors are fully licensed and insured.

Ms. Hess, don't be left stranded without water or hit by unexpected repair bills. Act now to protect the line that brings fresh water into your home. Coverage costs just \$5.40 per month so call TOLL-FREE 1-888-300-4513 today.

Sincerely,

Michael Backus
Vice President, Customer Service
Home Service

Home Service USA Repair Management Corp. ("Home Service") is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer.

CALL TOLL-FREE 1-888-300-4513 AND QUOTE: UISCA-SWN-509AA

Available: Mon. - Fri. 8 a.m. - 8 p.m. Sat. 10 a.m. - 4 p.m. EST

Guaranteed Acceptance Form

Step 1: Choose your method of payment

Credit Card Option: ☒ VISA ☒ MASTERCARD Expiration Date:
Card Number:

E-Z Pay Checking Option: ☐ I have enclosed a check for my first payment and understand that all future payments will be charged to this account.

Check or Money Order: ☐ Please sign me up for Water Service Line Coverage. I have enclosed my check or money order for my payment of \$64.80.

PLEASE MAKE CHECK PAYABLE TO HOME SERVICE

Step 2: Choose your payment frequency

☐ \$5.40 per month ☐ \$16.20 per quarter ☐ \$64.80 per year

I authorize Home Service to charge my first and all future payments to my checking account or credit card and my financial institution to debit these payments from my checking account or credit card. This authorization is to remain in effect until Home Service receives notification of change or cancellation.

E-Mail Address: _____ Phone Number: _____

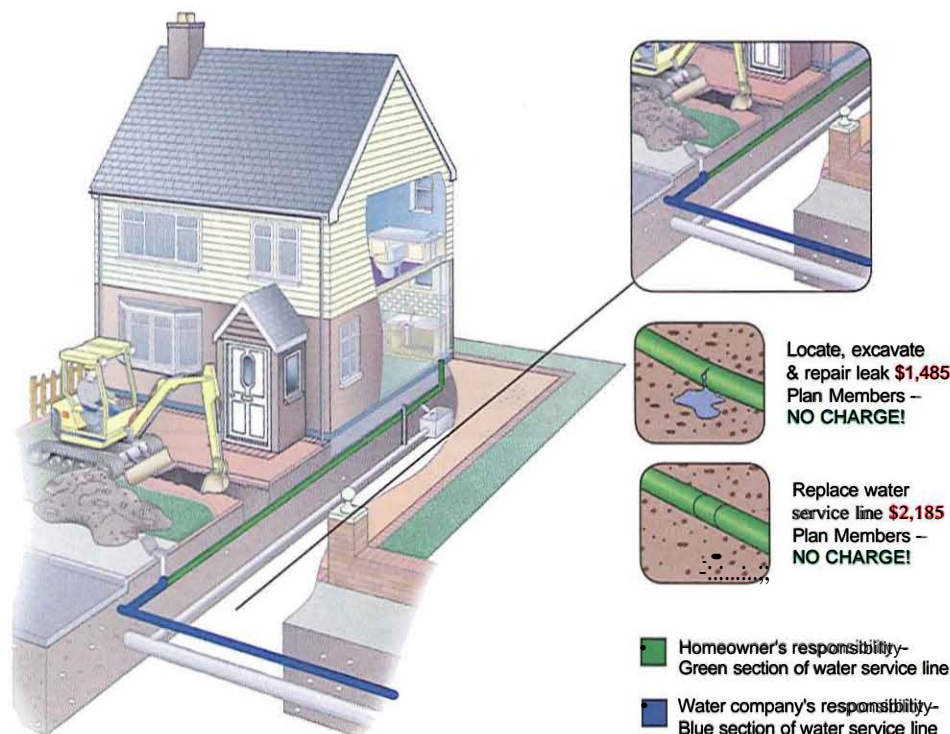
Signature: _____

Please make any corrections to your name or address below.

Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815

What would you do in a water service line emergency?

The illustration below shows where things are likely to go wrong with your water service line — and how much a Home Service contractor would typically charge customers who don't have coverage. How would you cope if it happened to you? With Water Service Line Coverage from Home Service, it's not something you have to worry about.



A crisis avoided in 3 simple steps:

1 24-Hour Help

You suddenly notice a large pool of water from a burst water service line. No need to search for someone to repair it — just call the 24/7 Emergency Service Hotline.

2 Priority Response

A local, high-quality, licensed contractor will be sent to your home to make the covered repair.

3 No Bill To Pay For Covered Repairs

Job done; all you need to do is sign to show you are satisfied, and the bill for covered repairs will be settled for you within the coverage limits.

Call TOLL-FREE 1-888-300-4513 today!

Available: Mon. - Fri. 8 a.m. - 8 p.m. Sat. 10 a.m. - 4 p.m. EST

Questions & Answers

Q. What am I responsible for?

A. As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.

Q. What is covered by this coverage?

A. You will be covered up to \$3,500 per service call for the cost of repairing or replacing burst or leaking water service lines on your property. This includes all service call charges, labor and materials for covered repairs — so you'll have no bill to pay within the coverage limits.

Q. Who is eligible to join?

A. Any single-family residential homeowner with a property up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.

Q. When can I make a service call?

A. Membership starts the day your Acceptance Form is processed and lasts one year. To prevent service calls on pre-existing problems (and to keep fees low for everyone), there is a 30-day period at the start of your contract before

you can make a service call, giving you 11 months of coverage during your first year of enrollment.

Q. Am I restricted to only one service call per year?

A. You can make up to two service calls per year, giving you a total of up to \$7,000 of coverage every year.

Q. What quality of repair can I expect?

A. A high-quality, licensed and insured contractor will be responsible for handling your emergency. Permanent repairs are made where possible and will be guaranteed against faulty material and workmanship for one year.

Q. What is E-Z PAY?

A. E-Z Pay is a paperless, stress free, simple, and secure way to safeguard your privacy because you authorize us to automatically debit your bank/checking account as your payment becomes due, at no additional cost! Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. We will automatically debit the checking account from which you wrote your first payment. You choose your payment frequency and we take care of the rest! Your authorization remains in effect until you notify Home Service of change or cancellation. It's that simple!

Special Benefits Of Water Service Line Coverage

1 NO BILLS TO PAY

— All costs are covered for locating and replacing or repairing your covered water service line emergency; up to \$3,500 per service call.

2 UP TO 2 SERVICE CALLS PER YEAR

— You can make up to 2 service calls per year; giving you up to \$7,000 of coverage for labor, materials, permits and tax.

3 24-HOUR EMERGENCY SERVICE HOTLINE

— Available 24 hours a day, 365 days a year.

4 PRIORITY RESPONSE

— A licensed and insured contractor will make your covered emergency a priority.



ext 1392

Carolina Water Service Inc of SC
Phone: (800) 367-4314
Collections: (800) 367-4314
Customer Service: (800) 367-4314
www.uiwater.com

Bill Date	Account Number	Due Date	Please Pay
07/21/2009		8/11/2009	\$ 110.36

Name JULIA HESS Primary Telephone # (803) 727-5767

Service Address 111 MARIANNE CT, Lexington, SC, 29073

Activity Since Last Bill

Previous Balance	\$13.50
Payments received as of 07/21/2009	\$0.00
Balance as of 07/21/2009	\$13.50

Adjustments

New Account Charge - Wastewater	\$-6.75
New Account Charge - Water	\$-6.75

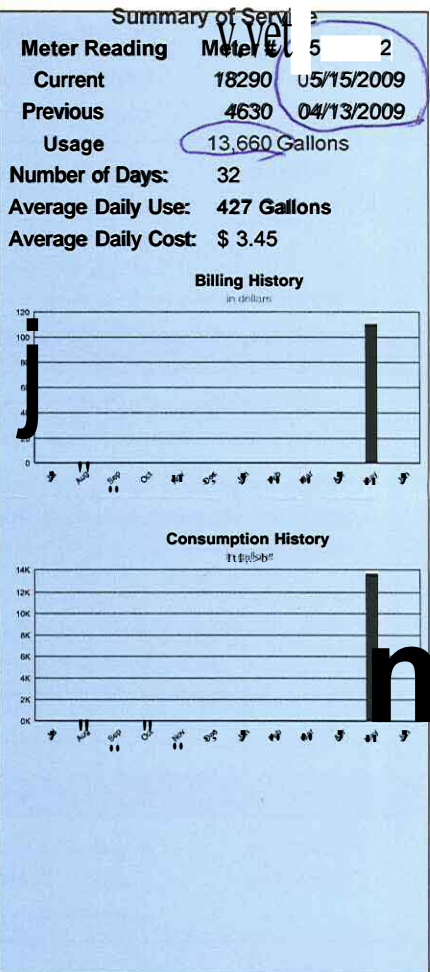
Residential Purchased Water

Water Distribution Base Charge	\$11.09
Distribution Usage of 13,660 gallons at \$2.03 per 1,000 gallons	\$27.73
Water Supply Charge of 13,660 gallons at \$0.0023213 per gallon	\$31.71
SC DHEC Fee	\$0.83
Total Residential Purchased Water	\$71.36

Residential Wastewater Service

Wastewater Service	\$39.00
Total Residential Wastewater Service	\$39.00

Total Amount Due \$110.36



A fee of 1.5% per month will be added if unpaid by the due date.
Make check payable to: Carolina Water Service Inc of SC

Messages

Our records indicate the prior balance remains unpaid and your account may be subject to disconnection. Please note the due date on this bill refers to the current bill amount and does not extend the time allowed for payment of the prior balance.

see payment printout



PO Box 4509
West Columbia SC 29171-4509

Account Number:

Due Date: 8/11/2009

Amount Paid

Please Pay \$ 110.36

JULIA HESS
111 MARIANNE CT
Lexington SC 29073

Carolina Water Service Inc of SC
PO Box 4509
West Columbia SC 29171-4509



Carolina Water Service Inc of SC
 Phone: (800) 367-4314
 Collections: (800) 367-4314
 Customer Service: (800) 367-4314
 www.uwater.com

Bill Date	Account Number	Due Date	Please Pay
08/17/2009		9/8/2009	\$ 99.01

Name JULIA HESS Primary Telephone # (803) 727-5767

Service Address 111 MARIANNE CT, Lexington, SC, 29073

Activity Since Last Bill

Previous Balance	\$110.36
Payments received as of 08/17/2009	\$-159.77
Balance as of 08/17/2009	\$-49.41

Residential Purchased Water

Water Distribution Base Charge	\$11.09
Distribution Usage of 14,970 gallons at \$2.03 per 1,000 gallons	\$30.39
Water Supply Charge of 14,970 gallons at \$0.0044832 per gallon	\$67.11
SC DHEC Fee	\$0.83
Total Residential Purchased Water	\$109.42

Residential Wastewater Service

Wastewater Service	\$39.00
Total Residential Wastewater Service	\$39.00

Total Amount Due \$99.01

A fee of 1.5% per month will be added if unpaid by the due date.
 Make check payable to: Carolina Water Service Inc of SC

Messages

Summary of Service

Meter Reading	Meter #	
Current	33260	06/19/2009
Previous	18290	05/15/2009
Usage	14,970 Gallons	
Number of Days:	35	
Average Daily Use:	428 Gallons	
Average Daily Cost:	\$ 4.24	

Billing History
in dollars

Consumption History
in gallons



PO Box 4509
 West Columbia SC 29171-4509

JULIA HESS
 111 MARIANNE CT
 Lexington SC 29073



Account Number:

Due Date: 9/8/2009

Amount Paid

Please Pay \$ 99.01

Carolina Water Service Inc of SC
 PO Box 4509
 West Columbia SC 29171-4509





Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815



Dear Ms. Hess,

This letter contains important information about your responsibilities as a homeowner in the event of an emergency with your water service line.

The water service line that runs underground from the company's connection to your home is your responsibility as a homeowner. Should you suffer a break or burst in this line, it would be up to you to find a contractor and to get the leak repaired.

Utilities, Inc. wants their customers to be prepared by having the best possible service available in the case of such an emergency. In a partnership with Home Service, a leading provider in home emergency protection solutions, you are invited to join more than half a million homeowners nationwide who protect their home. For less than \$6 a month, Home Service provides you with a 24/7, 365-day-a-year emergency repair service for your water service line. Once you have made your call, Home Service will take complete responsibility for dispatching a qualified contractor to your home and paying the bill directly for covered repairs. A local Home Service contractor will make your covered emergency a priority, so that your water supply is back to normal as soon as possible.

This program can save you a significant amount of money, as a service line replacement can cost over \$2,100. It can save you the time and trouble of finding help, which can be difficult and time consuming. Home Service also eliminates worry, as you can be sure of a professional job and all work is guaranteed for one year.

Please take the time to read the information on the back of this letter. If you would like to enroll in the program, simply complete the attached acceptance form or call Home Service TOLL-FREE at 1-888-300-4513. I certainly hope that you never have a water service line emergency, but if you should ever have a problem, you'll be glad you joined Water Service Line Coverage from Home Service.

Sincerely,

Michael Backus
Vice President, Home Service Customer Service

Home Service USA Repair Management Corp. ("Home Service") is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer.

Guaranteed Acceptance Form – Just 2 Simple Steps!

PLEASE COMPLETE IN BLOCK CAPITALS AND BLACK/BLUE INK. Please correct information below, if necessary, before submitting.

Mailing Address:

Ms. Julia Hess, 111 Marianne Ct, Lexington, SC 29073-6815

UISCA-SWN-409AA

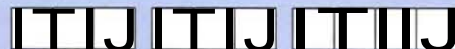
Coverage Address (Please make any corrections to your service address in the space below):

Ms. Julia Hess, 111 Marianne Ct, Lexington, SC 29073

Tel # (Home)



Tel # (Cell)



STEP 1 Please choose your payment schedule, pay monthly, quarterly, or yearly:

☒ Monthly payments \$5.40

☐ Quarterly payments \$16.20

☐ Yearly payment \$64.80



Home Service

Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815



Dear Ms. Hess,

This letter contains important information about your responsibilities as a homeowner in the event of an emergency with your water service line.

The water service line that runs underground from the company's connection to your home is your responsibility as a homeowner. Should you suffer a break or burst in this line, it would be up to you to find a contractor and to get the leak repaired.

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Mailing Address:

Ms. Julia Hess, 111 Marianne Ct, Lexington, SC 29073-6815

Coverage Address (Please make any corrections to your service address in the space below):

Ms. Julia Hess, 111 Marianne Ct, Lexington, SC 29073

Tel # (Home)

[IT] [IT] [ITIIJ]

Tel # (Cell)

[IT] [IT] [ITIIJ]

STEP 1 Please choose your payment schedule, pay monthly, quarterly, or yearly:

☐ Monthly payments \$5.40

☐ Quarterly payments \$16.20

☐ Yearly payment \$64.80



Carolina Water Service Inc of SC

Phone: (800) 367-4314

Collections: (800) 367-4314

Customer Service: (800) 367-4314

www.uiwater.com

Bill Date	Account Number	Due Date	Please Pay
04/23/2009	1	5/14/2009	\$ 13.50

Name JULIA HESS

Primary Telephone # (803) 727-5767

Service Address 111 MARIANNE CT, Lexington, SC, 29073-290

Activity Since Last Bill

Previous Balance \$0.00
 Payments received as of 04/23/2009 \$0.00
 Balance as of 04/23/2009 \$0.00

Adjustments

New Account Charge - Wastewater \$6.75
 New Account Charge - Water \$6.75

Residential Water Service

Total Residential Water Service \$0.00

Residential Wastewater Service

Total Residential Wastewater Service \$0.00

Total Amount Due

\$13.50

Summary of Service	
Meter Reading	Meter # 35127262
Current	4830
Previous	4630 04/13/2009
Usage	0 Gallons
Number of Days:	0
Average Daily Use:	0 Gallons
Average Daily Cost:	\$ 0.00
Billing History	
Consumption History	

A fee of 1.5% per month will be added if unpaid by the due date.

Make check payable to: Carolina Water Service Inc of SC

Messages



PO Box 4509

West Columbia SC 29171-4509

JULIA HESS
 111 MARIANNE CT
 Lexington SC 29073-290



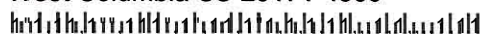
Account Number:

Due Date: 5/14/2009

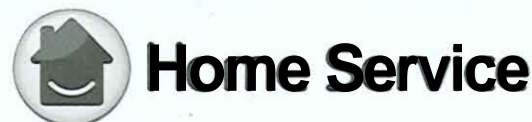
Amount Paid

Please Pay \$ 13.50

Carolina Water Service Inc of SC
 PO Box 4509
 West Columbia SC 29171-4509



290



Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815

111 Marianne Ct, Lexington, SC 29073-6815

Dear Ms. Hess,

This letter contains important information about your responsibilities as a homeowner in the event of an emergency with your water service line.

The water service line that runs underground from the company's connection to your home is your responsibility as a homeowner. Should you suffer a break or burst in this line, it would be up to you to find a contractor and to get the leak repaired.

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This program can save you a significant amount of money, as a service line replacement can cost over \$2,100. It can save you the time and trouble of finding help, which can be difficult and time consuming. Home Service also eliminates worry, as you can be sure of a professional job and all work is guaranteed for one year.

Please take the time to read the information on the back of this letter. If you would like to enroll in the program, simply complete the attached acceptance form or call Home Service TOLL-FREE at 1-888-300-4513. I certainly hope that you never have a water service line emergency, but if you should ever have a problem, you'll be glad you joined Water Service Line Coverage from Home Service.

Sincerely,

Michael Backus
Director, Home Service Customer Service

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1-12778

Guaranteed Acceptance Form - Just 2 Simple Steps!

PLEASE COMPLETE IN BLOCK CAPITALS AND BLACK/BLUE INK. Please correct information below, if necessary, before submitting.

Mailing Address:

Ms. Julia Hess, 111 Marianne Ct, Lexington, SC 29073-6815

Coverage Address (Please make any corrections to your service address in the space below):

Ms. Julia Hess, 111 Marianne Ct, Lexington, SC 29073-6815

Tel # (Home)

[IT] [IT] DID

Tel # (Cell)

[IT] [IT] DID

m:311

Please choose your payment schedule, pay monthly, quarterly, or yearly:



Monthly payments \$5.40



Quarterly payments \$16.20

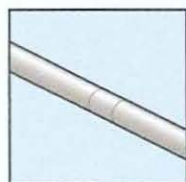


Yearly payment \$64.80

Please complete reverse side of form.

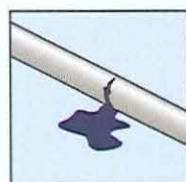
What would you do in a water service line emergency?

The illustration below shows where things are likely to go wrong with your water service line — and how much a Home Service contractor would typically charge customers who don't have Water Service Line Coverage. How would you cope if it happened to you? With water service line coverage, it's not something you have to worry about; you'll benefit from an emergency response and no bill to pay for covered repairs!



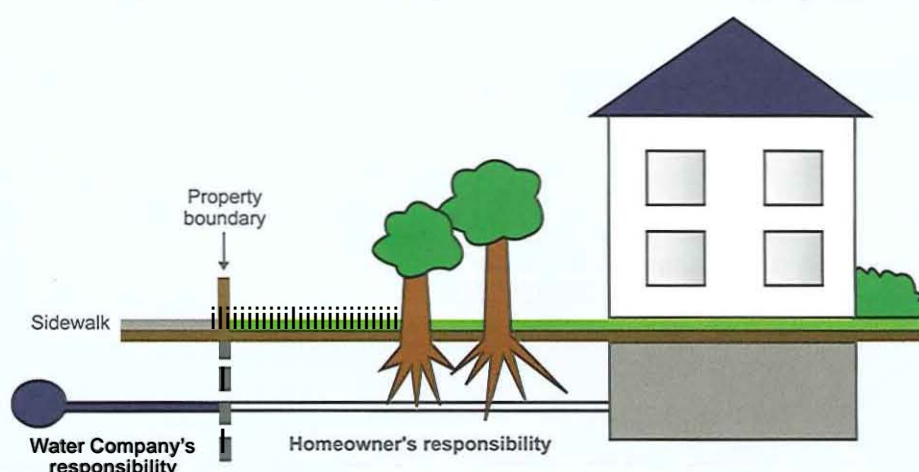
\$2.185

**Plan Members –
No Charge**



\$750

**Plan Members –
No Charge**



Take A Look At The Benefits You'll Receive

Water Service Line Coverage

1. **24-HOUR EMERGENCY SERVICE HOTLINE** – Available 24 hours a day, 365 days a year.
2. **PRIORITY RESPONSE** – A local Home Service contractor will make your covered emergency a priority.
3. **NO BILLS TO PAY** – All costs are covered for locating and replacing or repairing your covered water service line emergency; up to \$3,500 per service call.
4. **UP TO 2 SERVICE CALLS PER YEAR** – You can make up to 2 service calls per year; giving you up to \$7,000 of coverage for labor, materials, permits and tax.



Call TOLL-FREE 1-888-300-4513 today!

Lines Open: Mon. - Fri. 8 a.m. - 8 p.m. Sat. 10 a.m. - 4 p.m. EST.

Questions & Answers

What am I responsible for?

As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.

What is covered in this coverage?

You will be covered up to \$3,500 per service call for the cost of repairing or replacing burst or leaking water service lines on your property. This includes all service call charges, labor and materials for covered repairs – so you'll have no bill to pay within the coverage limits.

Who is eligible to join?

Any single-family residential homeowner with a property up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.

When can I make a service call?

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of your contract before you can make a service call, giving you 11 months of coverage during your first year of enrollment.

Am I restricted to only one service call per year?

You can make up to two service calls per year, giving you a total of up to \$7,000 of coverage every year.

What quality of repair can I expect?

A high-quality, licensed and insured contractor will be responsible for handling your emergency. Permanent repairs are made where possible and will be guaranteed against faulty material and workmanship for one year.

What is E-Z PAY?

E-Z Pay is a paperless, stress free, simple, and secure way to safeguard your privacy because you authorize us to automatically debit your bank/checking account as your payment becomes due, at no additional cost! Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. We will automatically debit the checking account from which you wrote your first payment. You choose your payment frequency and we take care of the rest! Your authorization remains in effect until you notify Home Service of change or cancellation. It's that simple!

Guaranteed Acceptance Form - Just 2 Simple Steps!

m:J::iifJ

Select payment method A or B and complete the details.

A. E-Z PAY – Checking Account

I authorize Home Service to automatically charge my first and all future payments to my checking account and my financial institution to debit these payments from my checking account. This authorization is to remain in effect until I notify Home Service of change or cancellation.

O I have enclosed a check for my first payment and understand that all future payments will be charged to this account unless otherwise specified.

Signature: _____
Signature: _____

L

PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE

B. Credit/Debit Card

I authorize Home Service to automatically charge my first and all future payments to my credit/debit card. This authorization is to remain in effect until I notify Home Service of a change or cancellation.

DIVISA

ExpirationDate:

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Card Number:

Signature: _____

Please return this form in the postage-paid reply envelope provided. If the return envelope is missing, please mail this form ~~to~~ Home Service, P.O. Box 8212, Lancaster, PA 17604.

The Office of Regulatory Staff



Review of Carolina Water Service, Inc.

**Courtside Commons Subdivision
Lexington, SC**

Water and Wastewater Department

July 30, 2009

GIAJe Scott
DO»JvL Hipp

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Findings and Conclusions of ORS

Homeowners of the Courtside Commons subdivision and Senator Jake Knotts requested the Office of Regulatory Staff (ORS) investigate the cause of high water and sewer bills issued to customers by Carolina Water Service, Inc.

Carolina Water Service, Inc. (CWS) provides water and sewer service to over 18,000 customers in South Carolina. Customers are billed on a monthly basis for water usage and basic sewer service according to a rate schedule approved by the Public Service Commission of South Carolina (SC PSC).

In June 2008, CWS upgraded and converted its computerized billing system to an Oracle system called the Customer Care and Billing System (CC&B).

Based on our review of customer bills and CWS billing practices, the customers of Courtside Commons Subdivision were over billed by CWS for water and sewer service. ORS calculates the total amount of the credit to customers to be at least \$19,345.

We summarize our findings and conclusions below.

Customer Complaints

- Water supply charge fluctuates causing high customer bills.
- Customers are billed a higher pro-rata share of the water supply charge because all customer connections are not billed by CWS.
- New customers are billed for water used by the developer during construction and for the period while the home is listed for sale.
- Customer meters are not working properly.
- Customers are not charged the correct water distribution rate.
- Customers are not charged for the correct water consumption.
- Customers are charged a water and/or sewer tap fee inconsistent with the approved rate structure.
- Customers are charged for estimated non-account water used for system flushing.
- Customer bills are inconsistent and inaccurate.

Water Supply Charge Fluctuation

- The water supply charge ranges from \$1.4723/1,000 gallons to \$5.6577/1,000 gallons for Courtside Commons.
- CWS issued bills based on water use estimates from July to September 2008 for all customers in Courtside Commons.

Customer Connections

- Routine service area surveys were not conducted to ensure that all customer connections are accounted for in the CCIB system.
- 11 customers in the Courtside Commons subdivision were not billed by CWS.
- CWS did not read the meter for irrigation of the common areas until May 2009 which caused customers to be overbilled by 930,400 gallons of purchased water.
- New customers were erroneously charged for water used by the developer during construction and for the period while the home was for sale.
- CWS did not record the proper beginning meter reading when a new customer account was established.
- Customers in Courtside Commons, Cunningham Park, Keystone Commons, and Maple Grove areas were overbilled by CWS for at least 1,511,775 gallons of water. Due to this over charge, a credit adjustment of approximately \$4,732 is due to these customers.

Customer Meters

- ORS completed meter testing for all 65 customer connections in May 2009.
- Two meters were retested by ORS due to condition and serviceability. The meters are located at 141 Volley Court and the vacant unit between 142 and 134 Volley Court.
- All meters complied with the Commissions requirements for Accuracy and Condition in S.C. Code Regs. 103-722.
- The results of the ORS meter tests were provided to each resident of Courtside Commons.

Rates and Charges

- 13 customers were billed at the incorrect commodity rate for water distribution.
- Three customers were overcharged for water and sewer tap fees.
- Customers in Courtside Commons, Cunningham Park, Keystone Commons, and Maple Grove areas were overbilled by CWS for 561,327 gallons of water. Due to the overcharge, a credit adjustment of approximately \$1,757 is due to these customers.

Customer Care and Billing System

- Customers were billed for inaccurate water usage.
- Customer bills were not issued on a monthly basis.
- Customers were overcharged for water supply services.
- Late fees paid by CWS to the City of Columbia are charged to customers through the water supply charge.
- Internal controls do not exist to ensure accuracy in customer billing. Credits totaling at least \$12,855 are due to customers.
- CWS bill form did not comply with SC Code Regs. 103-732.2(a), 103-732.2(b), 103-732.2(f), and 103-732.2(h).
- CWS billed customers using estimates for more than a 60-day period.

Introduction and Background

Objectives

Homeowners of the Courtside Commons subdivision and Senator Jake Knotts requested the Office of Regulatory Staff (ORS) investigate the cause of high water and sewer bills issued to consumers by Carolina Water Services, Inc.

Carolina Water Services, Inc. (CWS) provides water and sewer service to over 18,000 consumers in South Carolina. Consumers are billed on a monthly basis for water usage and basic sewer service according to a rate schedule approved by the Public Service Commission of South Carolina (SC PSC).

In June 2008, CWS upgraded and converted its computerized billing system to an Oracle system called the Customer Care and Billing System (CC&B).

The objectives of our review were to determine the following:

- Cause of high water and sewer bills in the Courtside Commons subdivision.
- Extent of billing adjustments due to customers.
- Processes used by CWS to establish new customer accounts.
- Accuracy of customer meters and CWS meter reading.

Scope and Methodology

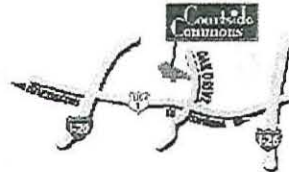
We reviewed the operations of CWS relevant to our objectives. The period of our customer bill review was from May 1, 2008 through May 30, 2009. To complete our review, we used information including the following:

- Copies of customer bills generated by the **CC&B system**.
- **Data from CWS on meter readings**
- **Data from the ORS Consumer Services Department** related to complaints.
- **State regulations.**

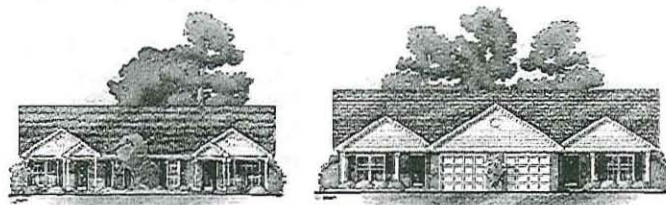
Background

Courtside Commons

Courtside Commons Subdivision is a new subdivision located on Oak Drive between Lexington and West Columbia, South Carolina. Patio homes built for Phase 1 are located on Courtside Drive, Volley Court, and Marianne Court.



With the exception of two homes in the subdivision, all home styles are patio homes with a base listing price starting at \$104,900. The patio homes range in sizes from 1,040 Sq. Ft. without a garage to a floor plan of 1,150 Sq. Ft. with a garage. A mobile home and an older, remodeled home are also located in the Courtside Commons Subdivision. All homes are provided water and sewer service by CWS.



During the site inspection, ORS identified and inspected 65 residential meter connections and one irrigation meter. All residential meters measured 5/8" and the one irrigation meter used to irrigate the common areas measured 1 inch. ORS also noted a **2" or 3" water meter located near the entrance to the Subdivision.** This water meter provides water service to the fire station adjacent to the entrance of Courtside Commons.

Customer Billing

Background

Rates and Charges - Sewer Service

CWS provides sewer service to the Subdivision utilizing a collection system that includes a series of pumping stations and a lagoon treatment system with final discharge into the lower part of the Saluda River. Sewer rates were established in Commission Order No. 2008-855 under Docket No. 2006-92-WS. Monthly sewer rates for residential customers are \$39.00 per single-family house, condominium, villa, or apartment unit.

The approved rate for a mobile home unit is **\$27.77** per unit.

Rates and Charges - Water Service

CWS provides water distribution service to the Subdivision and purchases water from the City of West Columbia. Water is supplied to the Subdivision and the surrounding community through three master meters located in the following areas: (1) 2" meter on Dickert Road; (2) 6" meter on Oak Drive; (3) 10" meter on Mineral Springs Road. No additional water treatment by CWS is required prior to distribution to the customers.

Water rates were established in Commission Order No. 2008-855 under Docket No. 2006-92-WS. Water rates for residential customers in the Subdivision are:

Base Facility Charge per single family house or mobile home = **\$11.09**
"Water Distribution Base Charge"

Commodity Charge = **\$2.03** per 1,000 gallons
"Distribution Usage"

Lost of purchased water on pro rata basis = **Varies** per 1,000 gallons
"Water Supply Charge"

Safe Drinking Water Fee = **\$0.83**
"SC DHEC Fee"

Rates and Charges - Miscellaneous

Additional fees and charges may include a tap fee, account set-up charge, and reconnection charges.

Customer Care and Billing System

Implementation

CWS converted its customer billing database to a new system called the Customer Care and Billing System (CC&B) in June 2008. Customer meter readings are input by field technicians in real time, and bills are generated and mailed to customers by the Utilities, Inc. corporate office. In addition, the customer bill format has been revised.

Observations

Since the implementation of CC&B, ORS has experienced an increase in customer complaints and inquiries related to the new bill format, high bills and water supply calculations. Specifically, ORS received 43% more billing complaints from CWS customers from May 2008 to May 2009 than the prior year. During the CC&B conversion, CWS customers filed complaints related to the following:

- Lack of monthly bills
- Inaccurate monthly bills
- Estimated monthly bills
- Bills for more than 1 month of service
- Fluctuations in water supply charge
- Excessive water usage
- CWS personnel being unresponsive
- Billing adjustments not being made in a timely manner

Fluctuations in Water Supply Charge

According to CWS's approved rate schedule, customers in the Courtside Common Subdivision are classified as water distribution customers. The customer's bill has three bill components:

- Base Facilities Charge or Water Distribution Base Charge
- Commodity Charge or Distribution Usage
- Cost of Purchased Water or Water Supply Charge

The cost of purchased water is passed through to the customer on a pro-rata basis. CWS receives and pays purchased water invoices from the City of West Columbia at its corporate headquarters. Once the purchased water invoice is received, CWS performs the pro-rata share calculation for each customer.

In summary, the customer's pro-rata share is computed as a percentage and is calculated by dividing the customer's meter reading for a specified time by the master meter reading reflected on the purchased water invoice. This pro-rata share percentage is applied to the total City of West Columbia purchased water invoice. The resulting dollar amount is then divided by the customer's meter reading to compute a per gallon water supply charge which is reflected on the customer's bill.

The causes of the water supply charge fluctuation are:

- The billing period for the purchased water invoice from the City of West Columbia lags behind CWS customer invoices. In addition, the CWS calculation of a customers' pro rata share introduces an additional delay of up to two month before bills are issued.
- CWS did not read customers' meters and skipped the monthly billing from July to September 2008.
- CWS estimated customers' meter readings for the month of May 2008.
- CWS did not invoice 11 customers for water usage.
- Late fees were included in the pro rata share water supply calculation.

Recommendations

1. CWS should frequently survey the service area to ensure that all users of the system are accounted for in the CC&B System.
2. CWS should have sufficient internal controls to ensure customer bills are issued in a timely manner and in compliance with all Commission regulations.
3. CWS should have sufficient internal controls to ensure customer meters are read prior to the initiation and termination of service.
4. CWS should not include late fees and/or payment penalties in calculating the pro rata share Water Supply Charge.
5. CWS should credit or refund each customer for over-billing of the water supply charge and late fees. See Appendices A and B for specific credit/refund calculations.

Rates and Charges

CWS did not apply the correct water commodity charge or distribution usage charge to bills for 12 customers in the Subdivision. These customers were incorrectly classified in the CC&B system.

As a result of the classification error, the 12 customers were not billed and did not pay the pro rata share of the Water Supply Charge. The bills for these 12 customers were not adjusted and were lower than expected.

Due to the method used by CWS to calculate the Water Supply Charge, all other customers served by those master meters were over billed due to a fluctuation in the Water Supply Charge.

Between September 2008 and April 2009, CWS charged three customers water and/or sewer tap fees in excess of the approved tap fee charge.

Recommendations

6. CWS should have sufficient internal controls to ensure customer **classification is accurate**.
7. CWS should conduct periodic reviews of customer bills to ensure bills are calculated using the approved rate schedule.
8. CWS should credit or refund each customer for over-billing the water supply charge and tap fees. See Appendices A and B for specific credit/refund calculations.
9. CWS should periodically conduct audits of customer invoices generated by the CC&B system to ensure customer bills are accurate.

Customer Meters

Customer Connections

In order to be successful, water utilities optimize operations by minimizing resource use, loss, and impacts from day-to-day operations. A frequent survey of its service area to identify new customers is critical to efficient operations.

ORS identified 11 customers during the 12 month review period that were not established and billed properly. In several instances, the customer contacted CWS to request service, but a new customer account was not established by CWS and no bills were generated.

The irrigation meter for the three common areas in Courtside Commons was not read by CWS until May 2009. The homeowners association is responsible for maintaining the common areas. The initial meter reading was 930,400 gallons.

In five instances during the review period, ORS discovered new customers were overbilled by CWS for water used while their home was under construction and/or listed for sale. CWS billed the developer or homebuilder for water usage during construction/sale but CWS did not read the meter when the new homeowner established service. In many cases, CWS invoiced the new homeowner in excess of 200% of the homeowner's actual usage.

When CWS under charges or overcharges a customer, the other customers served by those master meters are under billed or overbilled due to the method used by CWS to calculate the Water Supply Charge. This contributes to the Water Supply Charge fluctuation.

Recommendation

10. CWS should credit or refund each customer for overbilling of the water supply charge. See Appendix A for specific credit/refund calculations.

In addition, a water supply charge credit of \$8,489 is due to customers in Courtside Commons, Cunningham Park, Keystone Commons, and Maple Grove. CWS should credit this amount when calculating the pro rata share of the next City of West Columbia purchased water invoice.

Non-Account Water

Water used by CWS for routine system maintenance and flushing is considered non-account water. Under the rate schedule approved by the Commission, CWS bills customers for non-account water as a component of the Water Supply Charge. CWS uses an estimation methodology to determine the actual gallons of non-account water used for maintenance and flushing.

CWS does not have an incentive to reduce non-account water in the Subdivision.

Recommendation

11. CWS should install meters on all release points in Courtside Commons.

Meter Accuracy

ORS tested each customer's meter in the Subdivision for accuracy and serviceability. Since the Subdivision is new, the meters had been installed within the last three years. All meters were operating within the Commission's regulations.

Customer Credit Summary

The customers listed on Appendix A are due a credit from CWS based on the ORS invoice review. The reason for the credit varies by customer.

Courtside Commons
ORS Review of Customer Bills
May 2008 to May 2009

LAST_NAME	SERV	ICE ADDRESS	Credit Calculation													Total Credit Due to Customer
			Apr Credit	May Credit	June Credit	July Credit	August Credit	Sept Credit	Oct Credit	Nov Credit	Dec Credit	Jan Credit	Feb Credit	Mar Credit	Apr Credit	
HALL	107	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.56)
MCLAURIN	111	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.85)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.08)
VERONA	111	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MILES	115	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LEIBERTER	119	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$4.25)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.36)
WHITWORTH	123	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$12.38)
CREEL	127	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.94)
FULLINGTON	131	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.77)
TOWB VENTURES LTD	135	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.91)
TOWB VENTURES LTD	139	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.43)
COOPER	143	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.19)
BEASON	146	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TODD	147	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
RUSH	150	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.36)
FRANCIS	151	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
JOHNSON	154	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.36)
LUMMES	155	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CAIN	158	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONLEY	159	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.05)
DAVIS	162	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.77)
MEDRANO	163	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.79)
HASKINS	166	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.41)
REYNOLDS	166	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HINDLE/RILEY	167	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.52)
O'BRIEN	170	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.01)
OSEGUEDA	171	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.63)
GAJABLE	174	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.23)
HOUSEMAN	175	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.23)
HALL	178	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.71)
TOWB VENTURES LTD	179	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
BUTTERMORE	182	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.81)
ELLIOTT	183	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.50)
OLSZEWski	186	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.91)
FRANKLIN	187	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.86)
ESTEBAN	190	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.72)
TOWB VENTURES LTD	190	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
COTSFORD	191	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.52)
DEPRATER	202	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.76)
TOWB VENTURES LTD	202	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NETECKE	206	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	206	COURTSIDE DR	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	103	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$12.99)
REST	107	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	107	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HESS	111	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	111	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	115	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
GARRETT	124	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Courtside Commons
ORS Review of Customer Bills
May 2008 to May 2009

LAST NAME	SERV	ICE ADDRESS	Credit Calculation												Total Credit Due to Customer	
			Apr Credit	May Credit	June Credit	July Credit	August Credit	Sept Credit	Oct Credit	Nov Credit	Dec Credit	Jan Credit	Feb Credit	Mar Credit		Apr Credit
GRIATH	127	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	127	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.51)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.52)
TOWB VENTURES LTD	127	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	127	MARIANNE CT	\$0.00	\$0.00	\$0.00	(\$5,600.00)	\$0.00	\$0.00	\$0.00	(\$1,800.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$8,100.00)
WATTS	130	MARIANNE CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.37)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.37)
SHEALY	102	VOLLEY CT	\$0.00	\$0.00	\$0.00	(\$371.93)	\$0.00	\$0.00	\$0.00	\$0.00	(\$146.03)	\$0.00	\$0.00	\$0.00	\$0.00	(\$687.96)
TOWB VENTURES LTD	102	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HILL	106	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$4.15)	(\$1.44)	(\$8.11)	(\$10.01)	(\$0.87)	(\$0.87)	\$0.00	\$0.00	(\$16.13)
TOWB VENTURES LTD	106	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MCQUILLEN	110	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$9.55)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$9.55)
TOWB VENTURES LTD	110	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	114	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUETT	114	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.11)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.11)
QUERING	118	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$135.29)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$135.29)
TOWB VENTURES LTD	118	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CLAYTON	122	VOLLEY CT	\$0.00	\$0.00	(\$17.59)	(\$31.97)	\$0.00	(\$14.91)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$78.50)
TOWB VENTURES LTD	122	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	126	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
AMENDOLA	127	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,400.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,400.00)
LITTLE	130	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.25)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.25)
TOWB VENTURES LTD	133	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.74)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$2.74)
BENDER	134	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	134	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
THOMPSON	137	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	137	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	138	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DUNNAY	141	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$53.47)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$53.47)
TOWB VENTURES LTD	141	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
JACKSON JR.	142	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	142	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
STAINBURE	145	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$21.12)	(\$5.31)	(\$4.05)	(\$5.31)	(\$5.31)	(\$4.05)	\$0.00	(\$53.15)
TOWB VENTURES LTD	145	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SHROPSHIRE	146	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$16.09)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$16.09)
TOWB VENTURES LTD	146	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MEDEIROS	149	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	149	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOWB VENTURES LTD	150	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.49)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$1.49)
ROSIER	153	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DENT	154	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$10.70)	\$0.00	\$0.00	\$0.00	\$0.00	(\$10.70)
TOWB VENTURES LTD	154	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$4.56)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$4.56)
EDGAR	158	VOLLEY CT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	(\$1770.64)	(\$6,285.87)	\$0.00	(\$1,598.94)	(\$500.49)	(\$3,196.83)	(\$3272.44)	(\$6.18)	(\$4.89)	\$0.00	(\$700.20)	(\$12,855.48)

Credit Adjustment for Water Supply Charges

A credit is due to all customers connected to the three master meters which serve the Courtside Commons subdivision. Due to the method used by CWS to calculate the Water Supply Charge, when the following types of billing errors occur, the whole customer base is affected by an increase in the water supply charge:

- 1) CWS under billed or did not bill a customer; and/or
- 2) CWS did not classify a customer correctly.

While ORS was unable to compute the credit on a per customer basis, the overall value of the adjustment in gallons and average water supply charge is reflected in Appendix B. This credit should be deducted by CWS from the City of West Columbia purchased water invoice prior to the pro rata share water supply charge calculation.

Courtside Commons
 ORS Review
 May 2008 to May 2009
 Credit Adjustment for Water Supply Charge
 Due to Customer Base served by Master Meters from City of West Columbia

Reason for Adjustment	Service Address	Adjustment to Customer Base in Gallons	Total Value at average purchased water price of \$3.13/1,000 gallons
Customer not billed	183 Courtside Drive	25,176	\$78.81
Customer not billed	206 Courtside Drive	92,640	\$290.01
Customer not billed	103 Marianne Court	77,770	\$243.46
Customer not billed	107 Marianne Court	93,720	\$293.39
Customer not billed	111 Marianne Court	4,630	\$14.49
Customer not billed	106 Volley Court	32,600	\$102.05
Customer not billed	110 Volley Court	51,190	\$160.25
Customer not billed	122 Volley Court	66,580	\$208.43
Customer not billed	133 Volley Court	76,000	\$237.92
Customer not billed	145 Volley Court	61,069	\$191.17
Customer not billed	Three Common Areas for Courtside Commons	930,400	\$2,912.59
Billed at incorrect commodity charge	206 Courtside Drive	92,640	\$290.01
Billed at incorrect commodity charge	106 Volley Court	32,600	\$102.05
Billed at incorrect commodity charge	110 Volley Court	53,330	\$166.95
Billed at incorrect commodity charge	122 Volley Court	61,790	\$193.43
Billed at incorrect commodity charge	127 Volley Court	68,350	\$213.97
Billed at incorrect commodity charge	134 Volley Court	41,360	\$129.48
Billed at incorrect commodity charge	137 Volley Court	14,860	\$46.52
Billed at incorrect commodity charge	141 Volley Court	18,060	\$56.54
Billed at incorrect commodity charge	142 Volley Court	7,260	\$22.73
Billed at incorrect commodity charge	145 Volley Court	71,659	\$224.33
Billed at incorrect commodity charge	146 Volley Court	46,000	\$144.00
Billed at incorrect commodity charge	154 Volley Court	24,870	\$77.85
Billed at incorrect commodity charge	158 Volley Court	28,548	\$89.37
TOTAL ADJUSTMENT TO CUSTOMER BASE*		2,073,102	\$6,489.78

*Credit Method: CWS should factor the \$6,489.78 credit into the water supply charge from the City of West Columbia.

JOHN M. "JAKE" KNOTTS, JR.
SENATORIAL DISTRICT NO. 23
LEXINGTON COUNTY



SENATE ADDRESS:
POST OFFICE BOX 142
303 GRESSETTE SENATE OFFICE BUILDING
COLUMBIA, SOUTH CAROLINA 29202
PHONE: (803) 212-6350
FAX: (803) 212-6356
E-MAIL: JMK@SCSENATE.ORG

PLEASE JOIN

SENATOR JOHN M. "JAKE" KNOTTS, JR.

FOR A

COURTSIDE COMMONS NEIGHBORHOOD MEETING

REPORT OF CAROLINA WATER SERVICE, INC.

COMPLETED BY THE

OFFICE OF SOUTH CAROLINA REGULATORY STAFF

TUESDAY, OCTOBER 6, 2009

7:00 P.M.

**OAK GROVE MAGISTRATE'S OFFICE
428 OAK DRIVE**

***PLEASE MAKE EVERY EFFORT TO ATTEND THIS IMPORTANT
MEETING CONCERNING COURTSIDE COMMONS***

***Your attendance is vital in resolving issues you may have with Carolina Water
and to prevent further problems with your utilities.***

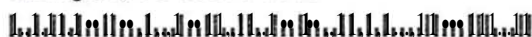
This is your opportunity to be heard - For questions, please call 212-6352

REF: Issue Date: December 2, 2009
Ms. Julia Hess

Reply By Date: January 9, 2010

Property to which letter relates:

Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815



PLEASE

REPLY BY DATE: 01-09-10



10

Re: Your responsibilities for your water service line

Dear Ms. Hess,

We would like to introduce you to a great service available to you as a customer of Utilities, Inc.

Water Service Line Coverage, from Home Service, provides protection against problems with the water service line that brings fresh water into your home. As a homeowner, you are responsible for the repair and maintenance of the water service line, from the boundary of your property all the way into your home.

Problems with your water service line can occur at any time of year, caused by soil conditions, shrinking ground or simply age. While we prefer that our customers never experience such an emergency, we all know these things can happen. That's why Utilities, Inc. in partnership with Home Service, recommends that customers consider Water Service Line Coverage from Home Service.

Water Service Line Coverage from Home Service provides the following great services:

- **Up to \$7,000 in Annual Coverage Repair**
- All costs are covered for locating the problem, plus labor and materials for repairing or replacing the water service line; up to \$3,500 per service call and up to 2 service calls per year.
- **24-Hour Emergency Service Hotline**
- Open 24 hours a day, 365 days a year.
- **Priority Response**
- A local Home Service contractor will make the covered emergency a priority.
- **Quality Work**
- All Home Service contractors are fully licensed and insured.

Water Service Line Coverage offers a year-round emergency response that will give you peace of mind, and in the event of an emergency, could save you over \$2,000 in costly repairs.

Thousands of Utilities, Inc. customers already protect their water service line for just 18¢ per day. To join them, simply call TOLL-FREE 1-888-300-4513 and give yourself a little peace of mind that in the event of an emergency, you're covered.

Sincerely,



Michael Backus
Vice President, Customer Service
Home Service

P.S. Keep reading for more information on the service and ways to sign up.

Home Service USA Repair Management Corp. ("Home Service") is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer.

Guaranteed Acceptance Form

Step 1: Choose your method of payment

Credit Card Option: ☐ VISA ☐ MASTERCARD Expiration Date:
Card Number:

E-Z Pay Checking Option: ☐ I have enclosed a check for my first payment and understand that all future payments will be charged to this account.
Check or Money Order: ☐ Please sign me up for Water Service Line Coverage. I have enclosed my check or money order for my payment of \$64.80.

PLEASE MAKE CHECK PAYABLE TO HOME SERVICE

Step 2: Choose your payment frequency

☐ \$5.40 per month ☐ \$16.20 per quarter ☐ \$64.80 per year

I authorize Home Service to charge my first and all future payments to my checking account or credit card and my financial institution to debit these payments from my checking account or credit card. This authorization is to remain in effect until Home Service receives notification of change or cancellation.

E-Mail Address: _____ Phone Number: _____

Signature: _____

Please make any corrections to your name or address below.

Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815

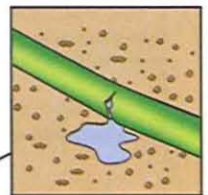
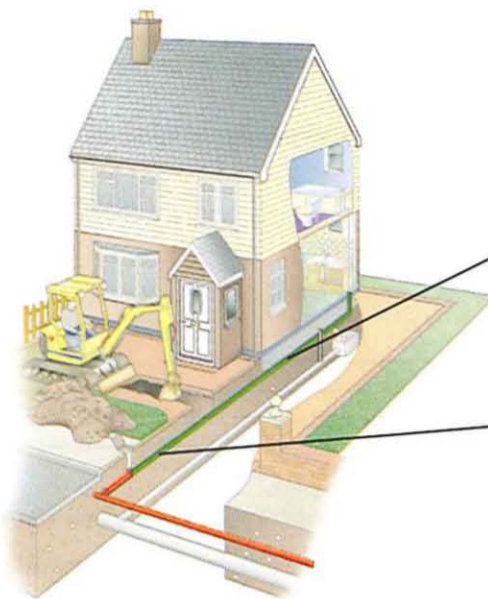
What would you do in a water service line emergency?

The illustration below shows where things may go wrong with your water service line — and how much a Home Service contractor would typically charge customers who don't have Water Service Line Coverage. How would you cope if it happened to you? With Water Service Line Coverage, it's not something you have to worry about; you'll benefit from an emergency response and no bill to pay within the coverage limits.

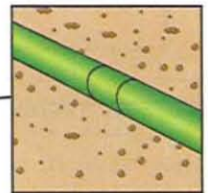
If your water service line breaks, you would typically have to:

- 1 Employ advanced leak detection equipment to pinpoint the leak on your property.
- 2 Find and pay for a contractor who is able to excavate a trench to replace or repair the leaking water line.
- 3 Backfill the earth removed and level the ground.

- Homeowner's responsibility – Green section of water service line
- Water company's responsibility – Red section of water service line



Locate, excavate & repair leak **\$1,485**
Plan Members – **NO CHARGE!**



Replace segment of pipe **\$2,185**
Plan Members – **NO CHARGE!**

A crisis averted in 3 simple steps:

1. 24-Hour Help

You suddenly notice a large pool of water from a burst water service line. No need to search for someone to repair it – just call the 24/7 Emergency Service Hotline.

2. Priority Response

A local, high-quality, licensed contractor will be sent to your home as a priority to make the covered repair.

3. Job Complete

Job done; all you need to do is sign to show you are satisfied, and the bill for covered repairs will be settled for you within the coverage limits.

To set up this essential coverage simply call TOLL-FREE 1-888-300-4513

Available: Mon. – Fri. 8 a.m. – 8 p.m. Sat. 10 a.m. – 4 p.m. EST

Questions & Answers

What am I responsible for?

As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.

What is covered in this coverage?

You will be covered up to \$3,500 per service call for the cost of repairing or replacing burst or leaking water service lines on your property. This includes all service call charges, labor and materials for covered repairs – so you'll have no bill to pay within the coverage limits.

Does my homeowner's insurance cover this?

Most homeowner's insurance policies do not cover repair or replacement of the water service line. If you find you have similar coverage, your service agreement fee will be refunded in full.

Who is eligible to join?

Any single-family residential homeowner with a home up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.

When can I make a service call?

Membership starts the day your Acceptance Form is processed and lasts one year. To prevent service calls on pre-existing problems (and

to keep fees low for everyone), there is a 30-day period at the start of your contract before you can make a service call, giving you 11 months of coverage during your first year of enrollment.

Am I restricted to only one service call per year?

You can make up to two service calls per year, giving you a total of up to \$7,000 of coverage every year.

What quality of repair can I expect?

A high-quality, licensed and insured contractor will be responsible for handling your emergency. Permanent repairs are made where possible and will be guaranteed against faulty material and workmanship for one year.

What is E-Z PAY?

E-Z Pay is a paperless, stress free, simple, and secure way to safeguard your privacy because you authorize us to automatically debit your bank/checking account as your payment becomes due, at no additional cost! Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. We will automatically debit the checking account from which you wrote your first payment. You choose your payment frequency and we take care of the rest! Your authorization remains in effect until you notify Home Service of change or cancellation. It's that simple!

Special Benefits of Water Service Line Coverage

- 1 **No Bills to Pay**
– All costs are covered for locating and replacing or repairing your covered water service line emergency; up to \$3,500 per service call.
- 2 **Up to 2 Service Calls Per Year**
– You can make up to 2 service calls per year; giving you up to \$7,000 of coverage for labor, materials, permits and tax.
- 3 **24-Hour Emergency Service Hotline**
– Available 24 hours a day, 365 days a year.
- 4 **Priority Response**
– A licensed and insured contractor will make your covered emergency a priority.

State of South Carolina
Office of Regulatory Staff
1401 Main Street, Suite 900
Columbia, SC 29201



Willie J. Morgan, P.E.
South Carolina Office of Regulatory Staff
1401 Main Street, Suite 900
Columbia, South Carolina 29201

John Doe
195 Volley Court

Doe John

Time (AM/PM)		Meter Reading	Weather Clear/Cloudy/ Partly Cloudy	Rain Yes/No	Sprinkler used since last reading (yes/no/don't know)
6:15 PM	Wednesday, November 18, 2009	110230	Cloudy	No	Don't know
5:45 PM	Thursday, November 19, 2009	110450	Clear	No	No
5:30 PM	Friday, November 20, 2009	110570	Clear	No	Don't know
6:00 PM	Saturday, November 21, 2009	110710	Clear	No	Don't know
6:10 PM	Sunday, November 22, 2009	110920	Partly Cloudy	No	Don't know
5:15 PM	Monday, November 23, 2009	111140	Cloudy	Yes	Don't know
5:45 PM	Tuesday, November 24, 2009	111350	Clear	No	Don't know
5:30 PM	Wednesday, November 25, 2009	111570	Clear	No	Don't know
6:30 PM	Thursday, November 26, 2009	111810	Clear	No	Don't know
	Friday, November 27, 2009				
	Saturday, November 28, 2009				
	Sunday, November 29, 2009				
	Monday, November 30, 2009				
	Tuesday, December 01, 2009				
	Wednesday, December 02, 2009				
	Thursday, December 03, 2009				
	Friday, December 04, 2009				
	Saturday, December 05, 2009				
	Sunday, December 06, 2009				
	Monday, December 07, 2009				
	Tuesday, December 08, 2009				

Julia Hess
111 Marianne Court

HESS JULIA

Time (AM/PM)		Meter Reading	Weather Clear/Cloudy/ Partly Cloudy	Rain Yes/No	Sprinkler used since last reading (yes/no/don't know)
	Wednesday, November 18, 2009				
	Thursday, November 19, 2009				
	Friday, November 20, 2009				
	Saturday, November 21, 2009				
	Sunday, November 22, 2009				
	Monday, November 23, 2009				
	Tuesday, November 24, 2009				
	Wednesday, November 25, 2009				
	Thursday, November 26, 2009				
	Friday, November 27, 2009				
	Saturday, November 28, 2009				
	Sunday, November 29, 2009				
	Monday, November 30, 2009				
	Tuesday, December 01, 2009				
	Wednesday, December 02, 2009				
	Thursday, December 03, 2009				
	Friday, December 04, 2009				
	Saturday, December 05, 2009				
	Sunday, December 06, 2009				
	Monday, December 07, 2009				
	Tuesday, December 08, 2009				

Julia Hess
111 Marianne Court

	Wednesday, December 09, 2009				
	Thursday, December 10, 2009				
	Friday, December 11, 2009				
	Saturday, December 12, 2009				
	Sunday, December 13, 2009				
	Monday, December 14, 2009				
	Tuesday, December 15, 2009				
	Wednesday, December 16, 2009				
	Thursday, December 17, 2009				
	Friday, December 18, 2009				
	Saturday, December 19, 2009				
	Sunday, December 20, 2009				
	Monday, December 21, 2009				
	Tuesday, December 22, 2009				

C. DUKES SCOTT
EXECUTIVE DIRECTOR

1401 Main Street, Suite 900
Columbia, SC 29201



DAN F. ARNETT
CHIEF OF STAFF

Phone: (803) 737-0800
Fax: (803) 737-0801

DAWN M. HIPPIE
DIRECTOR
TELECOMMUNICATIONS, TRANSPORTATION, WATER/WASTEWATER

November 10, 2009

Ms. Julia Hess
111 Marianne Court
Lexington, SC 29073

RE: Courtside Commons, Water Meter Consumption Monitoring
Lexington County

Dear Ms. Hess:

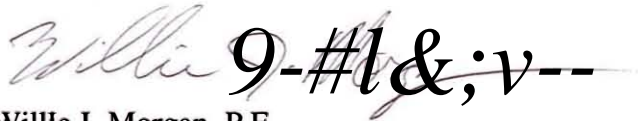
Thank you for attending the community meeting with our office on Tuesday, October 6, 2009 concerning the water and wastewater system serving the Courtside Commons area. One of the outcomes from the meeting was a desire by several customers in Courtside Commons is for the ORS to evaluate the water meter consumption of several customers. At the meeting, you volunteered and have been selected to have your water meter consumption monitored and evaluated in order to attempt to resolve some of the complaints related to high water usage for your community. In order to facilitate the assessment of the water meter consumption, please record your water meter readings daily for the period listed on the enclosed form along with the other information requested. Once the selected period has ended and the form has been completed, please return the form to our office.

During the water meter consumption monitoring period, representatives from the ORS and Carolina Water Service, Inc. will also be reviewing your water meter consumption periodically.

Letter to Ms. Julia Hess
November 10, 2009
Page 2

Thank you in advance for your cooperation in this matter. If you have any questions or need any help with understanding how to read the water meter, please contact me at (803) 737-0827 or Chad Campbell with the Consumer Service Department at 1-800-922-1531, extension 7-5194.

Sincerely,

A handwritten signature in cursive script, appearing to read "Willie J. Morgan".

Willie J. Morgan, P.E.
Program Manager for Water and Wastewater

Enclosures



January 28, 2010

Dear Valued Customer,

Since the transition to our new Customer Care and Billing System (CC&B) in mid-2008, some areas have experienced a delay in receiving a monthly bill. In addition, due to issues related to the timely receipt of the bulk provider invoice, your current bill may reflect a service period which may have occurred several months earlier. In order to "catch-up" the billing and bring the service period as close to the current bill date as we can, your upcoming monthly bill in February will reflect a 2-month billing.

As you may be aware, the water service provided to your residence by Carolina Water Service, Inc. is purchased through a bulk provider and the costs passed through to you, without mark-up, on a "pro-rata" basis. The rate for this pass-through amount fluctuates each month and is based upon the total amount of bulk water purchased from the provider divided proportionately among the customers in the service area and based on your actual consumption during that same service period.

While we realize that this situation may create some financial difficulties, we have attempted to delay the timing of this bill to occur when the fluctuating rates (due to pro-rata share billing) would be minimized and historically lower than other times during the year. In addition, we can offer a deferred payment arrangement whereby this catch-up billing can be spread over an additional 2-months without incurring any additional fees. Please contact our office upon receipt of your February service bill if you wish to establish a deferred payment arrangement. We apologize for any inconvenience this may cause while we attempt to bring your billing cycle and service periods current. Our goal is to minimize the impact to our customers by providing a 30-day advanced notification and payment options to assist you with paying your bill.

Should you have any questions, to request payment arrangements or if we can provide additional information regarding your water utility service, please feel free to contact us at (800) 367-4314, or you can email us at CustomerService@uiwater.com.

We appreciate your business as we strive to provide you with the best service possible.

Sincerely,

Carolina Water Service, Inc.

Utilities, Inc. company Carolina Water Service, Inc.

P.O. Box 4509 • West Columbia, SC 29171 • P: 803-796-9545 • F: 803-791-8643
110 Queen Parkway • West Columbia, SC 29169 • www.uiwater.com

02/22/2010

JULIA HESS
111 MARIANNE CT
Lexington, SC, 29073

Account Number:

Dear JULIA HESS:

Our records indicate that there is an outstanding balance of \$71.06 on your water and/or wastewater account. If you have already mailed your payment, we apologize for any inconvenience and thank you for your payment.

If your payment has not been mailed, please send in the full outstanding balance today. If we do not hear from you within 10 days of the date on this letter, your service may be severed without additional notification. For your service to be reinstated, the outstanding balance and all applicable fees must be paid in full.

For your convenience, charge/debit card or electronic check payments may be made through <https://paymentsutilitiesinc.billmatrix.com> or by calling CheckFree at 877-527-7852. There is a convenience fee for this service. You may also visit our website at www.uiwater.com for more information. Returned payments will be subject to the maximum fees allowed by your state.

We thank you for your prompt attention to this matter.

Collections Department
Utilities, Inc.

REG DISCON

A Utilities Inc Company: Carolina Water Service Inc of SC

PO Box 4509 West Columbia, SC 29171 P:(800) 367-4314 www.uiwater.com

 **Utilities, Inc.**
PO Box 4509
West Columbia SC 29171

Account Number:

Amount Paid

Please Pay: \$ 71.06

#BWBCGPK
JULIA HESS
111 MARIANNE CT
Lexington, SC, 29073

Carolina Water Service Inc of SC
PO Box 11025
Lewiston ME 04243-9476

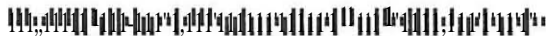
*I paid this but I did not get it
thru the bill*

No



Issued to:

Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815



Water Service Line Information for Ms. Hess

Homeowner

Ms. Hess

Property Address

111 Marianne Ct

Reply By Date

5/5/10

Records Indicate That The Water Service Line At 111 Marianne Ct Is Not Protected

- Your underground water service line is the pipe that brings fresh water into your home
- As a homeowner you are responsible for the maintenance and repair of your water service line
- Water service line repairs can be complicated and expensive to fix
- Contractors' service call fees and repair bills are not covered by most homeowner's insurance policies
- Utilities, Inc. recommends that customers consider Water Service Line Coverage from Home Service

Five Special Benefits for 111 Marianne Ct

- No Bill To Pay For Covered Repairs**
 - All costs are covered for replacing or repairing the covered water service line emergency at the Hess home, up to \$3,500 per service call.
- Up To Two Service Calls Per Year**
 - You can make up to 2 service calls per year, giving you \$7,000 of coverage for labor, materials, permits and tax at 111 Marianne Ct.
- 24-Hour Emergency Service Hotline**
 - Available 24 hours a day, 365 days a year, ready to respond to a call from the Hess home.
- Priority Response**
 - A local Home Service contractor will make the covered emergency at 111 Marianne Ct a priority.
- Quality Work**
 - All Home Service contractors are fully licensed and insured. Permanent repairs are made where possible and will be guaranteed against faulty material and workmanship for one year.

To set up this essential coverage, simply call TOLL-FREE 1-888-300-4513

Available: Mon - Fri 8 a.m. - 8 p.m. Sat 10 a.m. - 4 p.m. EST

Home Service USA

Home Service USA Repair Management Corp. ("Home Service") is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer.

Guaranteed Acceptance Form

Step 1: Choose your method of payment

Credit Card Option: ☐ VISA ☐ MASTERCARD Expiration Date:

Card Number:

E-Z Pay Checking Option: ☐ I have enclosed a check for my first payment and understand that all future payments will be charged to this account.

Check or Money Order: ☐ Please sign me up for Water Service Line Coverage. I have enclosed my check or money order for my payment of \$64.80.

PLEASE MAKE CHECK PAYABLE TO HOME SERVICE

Step 2: Choose your payment frequency

☐ \$5.40 per month ☐ \$16.20 per quarter ☐ \$64.80 per year

I authorize Home Service to charge my first and all future payments to my checking account or credit card and my financial institution to debit these payments from my checking account or credit card. This authorization is to remain in effect until Home Service receives notification of change or cancellation.

E-Mail Address: _____ Phone Number: _____

Signature: _____

Please make any corrections to your name or address below.

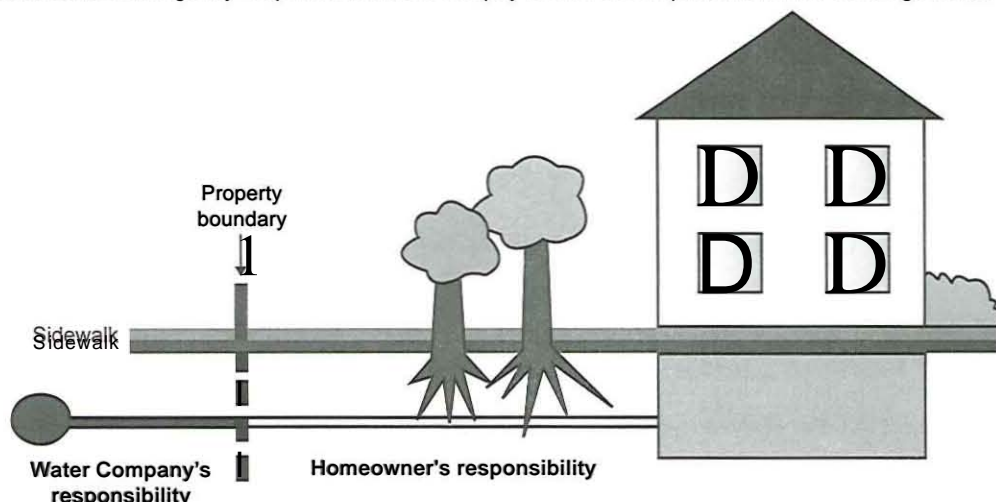
Ms. Julia Hess
111 Marianne Ct
Lexington, SC 29073-6815

What would you do in a water service line emergency?

The illustration below shows where things may go wrong with your water service line — and how much a Home Service contractor would typically charge customers who don't have Water Service Line Coverage. How would you cope if it happened to you? With Water Service Line Coverage, it's not something you have to worry about; you'll benefit from an emergency response and no bill to pay for covered repairs within the coverage limits.

Locate, excavate & repair leak	
\$1,130	
Plan Members – NOCHARGE!*	

Replace segment of pipe	
\$2,661	
Plan Members – NO CHARGE!*	



*For covered repairs.

In some towns, the service line beyond the property boundary to the main connection in the street may be an additional responsibility of the homeowner.

A crisis avoided in three simple steps:

1 24-Hour Help You suddenly notice a large pool of water from a burst water service line. No need to search for someone to repair it — just call the 24/7 Emergency Service Hotline.	2 Priority Response A local, high-quality, licensed contractor will be sent to your home as a priority to make the covered repair.	3 Job Complete Job done; all you need to do is sign to show you are satisfied, and the bill for covered repairs will be settled for you within the coverage limits.
--	--	---

Call **TOLL-FREE 1-888-300-4513** to protect your home!

Available: Mon – Fri 8 a.m. – 8 p.m. Sat 10 a.m. – 4 p.m. EST

Questions & Answers

What am I responsible for?

As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.

What is covered by this coverage?

You will be covered up to \$3,500 per service call for the cost of repairing or replacing burst or leaking water service lines on your property. This includes all service call charges, labor and materials for covered repairs — so you'll have no bill to pay within the coverage limits.

Who is eligible to join?

Any single-family residential homeowner with a home up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage. Other exclusions may apply. See Terms and Conditions for full details.

When can I make a service call?

Membership starts the day your Acceptance Form is processed and lasts one year. To prevent service calls on pre-existing problems (and to keep fees low for everyone), there is a 30-day period at the start of your

contract before you can make a service call, giving you 11 months of coverage during your first year of enrollment.

Am I restricted to only one service call per year?

You can make up to two service calls per year, giving you a total of up to \$7,000 of coverage every year.

What quality of repair can I expect?

A high-quality, licensed and insured contractor will be responsible for handling your emergency. Permanent repairs are made where possible and will be guaranteed against faulty material and workmanship for one year.

What is E-Z PAY?

E-Z Pay is a paperless and stress free way to pay for your coverage. You authorize us to automatically debit your bank/checking account as your payment becomes due, at no additional cost! Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. We will automatically debit the checking account from which you wrote your first payment. You choose your payment frequency and we take care of the rest! Your authorization remains in effect until you notify Home Service of change or cancellation. It's that simple!

Special Benefits of Water Service Line Coverage

- 1 No Bills To Pay**
 - All costs are covered for locating and replacing or repairing your covered water service line emergency, up to \$3,500 per service call.
- 2 Up To 2 Service Calls Per Year**
 - You can make up to 2 service calls per year, giving you up to \$7,000 of coverage for labor, materials, permits and tax.
- 3 24-Hour Emergency Service Hotline**
 - Available 24 hours a day, 365 days a year.
- 4 Priority Response**
 - A licensed and insured contractor will make the covered emergency a priority.

Carolina Water Service, Inc.
I-20 Area
System ID# 3250012
2009 Water Quality Report

We are pleased to provide you with the 2009 Water Quality Report. This report is designed to inform you of the quality of water we delivered to you over the past year. Our goal is to provide you a safe and dependable supply of drinking water. Water provided to this water system is purchased from the City of West Columbia (3210004) which draws surface water from Lake Murray.

The South Carolina Department of Health & Environmental Control (DHEC) has completed the Source Water Assessment Plan (SWAP) for the City of West Columbia. The relative susceptibility rating of each source was ranked as having high, moderate and low susceptibility. The rating is determined by identifying potential pollution sources near each water source. It is important to understand that a susceptibility rate of "high" does not imply poor water quality, only the systems' potential to become contaminated by potential pollution sources in the assessment area. The Source Water Assessment Plan is available for your review at <http://www.scdhec.gov/environment/water/srcwtrreports.htm>. If you do not have Internet access, please contact Mr. Mac Mitchell with Carolina Water Service, Inc. at (800) 367-4314 to make arrangements to review this document.

We are pleased to report that our drinking water meets all federal and state requirements.

Should you have any questions about this report or your water utility, please contact our Customer Service Department at (800) 272-1919. We want our customers to be informed about their water utility.

Carolina Water Service, Inc. routinely monitors for components in your drinking water according to Federal and State laws. This report covers the monitoring period of January 1 to December 31, 2009.

Definitions:

- Action level (AL) - Action level is the concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow.
- Maximum contaminant level (MCL) - The maximum contaminant level is the highest level of a contaminant that is allowed in drinking water. MCL's are set as close to the MCLG's as feasible using the best available treatment technology.
- Maximum contaminant level goal (MCLG) - The "goal" is the level of a contaminant in drinking water below which there is no known or expected health risk. MCLG's allow for a margin of safety.
- Parts per million (ppm) or milligrams per liter (mg/l) - one part per million corresponds to one minute in two years or a single penny in \$10,000.

Based on certain criteria, some systems may be allowed to monitor for regulated contaminants less often than once a year. In this case, the table will include the date and results of the most recent sampling.

TEST RESULTS								
Contaminant	Violation Y/N	Date Collected	Level Detected	Range of Detects or # of Samples Exceeding MCL/AL	Unit of Measurement	MCLG	MCL	Likely Source of Contamination
Inorganic Contaminants								
Copper (90th percentile)	N	2008	0.12	0	ppm	1.3	AL=1.3	Leakage from household plumbing systems; corrosion of natural deposits; leaching from wood preservatives.
Fluoride (West Columbia)	N	2009	0.75	0.77 - 0.8	ppm	4	4	Erosion of natural deposits. Water additive which promotes strong tooth. (40% of the high fertilizer & aluminum factories)
Nitrate (West Columbia)	N	2009	0.34	0.001 - 0.34	ppm	10	10	Fertilizer (40% of the high fertilizer & aluminum factories). Leakage from septic tanks, sewage, erosion of natural deposits.

If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. Carolina Water Service, Inc. is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. Do not boil your water to remove lead. Excessive boiling makes the lead more concentrated – the lead remains when the water evaporates. Do not cook with or drink water from the hot water tap; lead dissolves more easily into hot water. If you are concerned about lead in your drinking water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline (800-426-4791) or at <http://www.epa.net/safewater/lead>.

All sources of drinking water are subject to potential contamination by substances that are naturally occurring or man made. Contaminants that may be present in source water include:

(A) *Microbial contaminants*, such as viruses and bacteria, which may come from sewage treatment plants, septic systems, agricultural livestock operations, and wildlife.

(B) *Inorganic contaminants*, such as salts and metals, which can be naturally-occurring or result from urban stormwater runoff, industrial or domestic wastewater discharges, oil and gas production, mining, or farming.

(C) *Pesticides and herbicides*, which may come from a variety of sources such as agriculture, urban stormwater runoff, and residential uses.

(D) *Organic chemical contaminants*, including synthetic and volatile organic chemicals, which are by-products of industrial processes and petroleum production, and can also come from gas stations, urban stormwater runoff, and septic systems.

(E) *Radioactive contaminants*, which can be naturally-occurring or the result of oil and gas production and mining activities.

The sources of drinking water (both tap water and bottled water) include rivers, lakes, streams, ponds, reservoirs, springs, and wells. As water travels over the surface of the land or through the ground, it dissolves naturally-occurring minerals and, in some cases, radioactive material, and can pick up substances resulting from the presence of animals or human activity.

All drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that the water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the United States Environmental Protection Agency's (USEPA) Safe Drinking Water Hotline at 1-800-426-4791.

In order to ensure that tap water is safe to drink, USEPA prescribes regulations that limit the amount of certain contaminants in water provided by public water systems. FDA regulations establish limits for contaminants in bottled water, which must provide the same protection for public health.

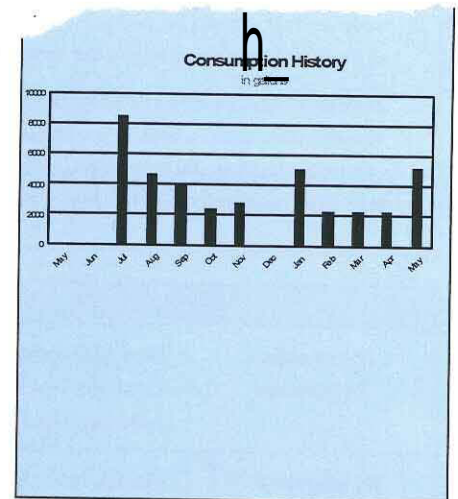
Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. USEPA/CDC guidelines on appropriate means to lessen the risk of infection by cryptosporidium and other microbiological contaminants are available from the Safe Drinking Water Hotline (800-426-4791).

MCLs are set at very stringent levels. To understand the possible health effects described for many regulated contaminants, a person would have to drink 2 liters of water every day at the MCL level for a lifetime to have a one-in-a-million chance of having the described health effect.

Carolina Water Service, Inc. does not have regularly scheduled meetings. Please contact our Customer Service Department at (800) 272-1919 should you have any questions. We ask that all our customers help us protect our water sources which are the heart of our community, our way of life and our children's future.

Este informe contiene información muy importante sobre su agua beber. Tradúzcalo o hable con alguien que lo entienda bien.

\$39.00
\$72.30



A fee of 1.5% per month will be added if unpaid by the due date.
Make check payable to: Carolina Water Service Inc of SC

Messages



PO BOX 160609
Altamonte Springs, FL 32716

#BWBCGPK
JULIA HESS
111 MARIANNE CT
LEXINGTON SC 29073



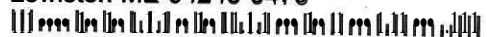
Account Number:

Due Date: 7/19/2010

Please Pay: \$ 72.30

Amount Paid

Carolina Water Service Inc of SC
PO Box 11025
Lewiston ME 04243-9476



☐ Address correction requested on back

PLEASE KEEP THIS DOCUMENT SAFE

Ms Julia Hess
111 Marianne Ct
Lexington SC 29073



Dear Ms Hess,

Your Home Service Water Service Line Coverage

Thank you for choosing membership with peace of mind from Home Service. Your service agreement provides real protection in a water service line emergency, saving you both the worry of finding a reliable contractor in a hurry and the expense of large repair bills. You can now sit back and relax safe in the knowledge that when a water service line emergency strikes, fast and reliable help is just one call away. Your service agreement is on the back of this letter and enclosed are the terms and conditions.

Just look at the benefits

- **\$7,000 in water service line coverage** – up to \$3,500 per service call and up to two service calls a year for external water service line emergencies
- **Repairs guaranteed** – permanent repairs are guaranteed for one year
- **Emergency Service Hotline** – 24 hours a day, 365 days a year, including holidays and weekends
- **Peace of mind** – a fast, reliable service offered by local plumbing and drainage experts
- **No bill to pay** – Home Service will settle the bill within the service agreement limits

Need to make a service call?

Simply call the **Emergency Service Hotline** number on the back of this letter and provide your service agreement number and the nearest available Home Service contractor will be directed to you.

Home Service will also advise you of any temporary action you can take to minimize any damage until they arrive. Once the repair has been completed you just sign the form to say you're satisfied – you pay nothing (within the service agreement limits).

I hope that you won't be faced with a water service line emergency, but with prompt, expert assistance just one call away you're safe in the hands of Home Service.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mike Backus'.

Mike Backus
Vice President, Customer Service
Home Service

Home Service USA Repair Management Corp. ("Home Service") is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer.

For New Jersey Residents only: Purchase price includes New Jersey sales tax.

For Kentucky Residents only: Home Service is an approved service warranty company in the Commonwealth of Kentucky and not a contractor. It hires independent contractors to complete all repairs.

DECLARATION PAGE

Service Agreement Number:
14044547

Service Agreement Term:
08/28/2010 to 08/27/2011

Service Agreement Holder:
Ms Julia Hess
111 Marianne Ct
Lexington SC 29073

Membership starts the day your Enrollment Form is processed and lasts one year. To prevent service calls on pre-existing problems (and to keep fees low for everyone), there is a 30-day period at the start of your contract before you can make a service call; giving you 11 months of coverage in your first year of enrollment.

Help Home Service to help you:

Please contact the correct number for the kind of problem you have. Please provide your service agreement number.

24-hour Emergency Service Hotline

1-888-300-4514

• Water service line emergencies

Customer Service inquiries

1-888-300-4517

• 8am-8pm Monday-Friday &
10am-4pm Saturday (EST)

PAYMENT DETAILS

For your information - please check carefully. If any of the details below are incorrect, please call a customer service representative as soon as possible at 1-888-300-4517.

Mastercard XXXXXXXXXXXX4146 Expiration Date: 03/11

On 09/01/10: \$5.02	On 10/01/10: \$4.98	On 11/01/10: \$4.98
On 12/01/10 : \$4.98	On 01/03/11: \$4.98	On 02/01/11: \$4.98
On 03/01/11: \$4.98	On 04/01/11: \$4.98	On 05/02/11 : \$4.98
On 06/01/11: \$4.98	On 07/01/11: \$4.98	On 08/01/11: \$4.98

Price includes applicable sales tax

WHAT IS COVERED?

- **Water Service Line Coverage limit** – up to \$3,500 per service call for external water service line emergencies
- **Two service calls per year** – a total of \$7,000 of coverage
- **No overlap guarantee** - if you find you have coverage similar to Home Service (e.g. your homeowners insurance) your service agreement fee will be refunded
- **Permanent repairs guaranteed** – for one year
- **Emergency Service Hotline** - 24 hours a day, 365 days a year, including weekends and holidays
- **Peace of mind** - a fast, reliable service offered by local plumbing and drainage experts
- **No bill to pay** - Home Service will settle the bill directly within the service agreement limits

Georgia - This is not a contract of insurance. If We cancel this agreement, the form of such cancellation will comply with Section 32-24-44 of the Georgia Code. Failure to refund in this manner will subject us to a penalty equal to 25% of the refund amount and interest rate of 18% per annum until the refund is paid, not to exceed 50% of the refund amount. You may cancel this agreement at any time and receive a full refund. No claims incurred or paid will be deducted from the amount to be returned. Only preexisting conditions that you know of or reasonably should have been aware of will be excluded from coverage.

This agreement is underwritten by Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. Should we fail to pay a claim or issue a refund within (60) days after the filing of a proof of loss, then you are entitled to the agreed claim with the insurer.

Membership starts the day your Enrollment Form is processed and last for one year. There is a initial 30 day waiting period to make a claim, giving you 11-months of coverage during the first year of coverage. This prevents service calls on pre-existing conditions and helps keep the coverage affordable.

Idaho - This is not a contract of insurance. The buyer may have other rights and remedies of the Idaho Consumer Protection Act. For more information on your rights, contact the Consumer Protection Division of the Office of the Idaho Attorney General at (208) 334-2424.

Illinois - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

Indiana - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120.

Iowa - The effect of this agreement is subject to regulation by the Department of Commerce of the state of Iowa. Complaints which are not settled by the insurer may be sent to the Iowa Insurance Division.

Kentucky - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

Maryland - A service contract does not terminate until the services are provided in accordance with the terms of the service contract.

Michigan - If performance of the service contract is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the service contract shall be extended for the period of the strike or work stoppage.

Minnesota - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

Nevada - Obligations under this service contract are insured under a contractual liability policy issued by Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038. We may not cancel this service contract until at least 15 days notice has been mailed to you. We will initiate service within 48 hours unless it is an emergency and in emergency situations service will commence within 24 hours. The term emergency means that a breakdown of the covered component renders the home uninhabitable.

New Hampshire - In the event you do not receive satisfaction under this contract, you may contact New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord, NH 03301, phone number 800-852-3416.

The obligation of the reimbursement insurer to reimburse or pay on behalf of the obligor any sums the obligor is legally obligated to undertake according to the obligor's contractual obligations under the contract guaranty contracts issued or sold by the obligor. In the event the obligor does not provide for needed services within 60 days after the contract holder has submitted proof of loss to the obligor, the contract holder is entitled to apply directly to the reimbursement insurance company for satisfaction. Wesco

Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120.

New Mexico - Cancellation is not effective until 15 days after notice of cancellation is mailed to the service agreement holder.

New York - Cancellation is not effective until 15 days after notice of cancellation is mailed to the service agreement holder. Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

North Carolina - Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-7120.

Oklahoma - This service agreement is not issued by the manufacturer or wholesale company marketing the product. This warranty will not be honored by such manufacturer or wholesale company. If you cancel this agreement, you will receive a refund of 90% of the unearned pro rata premium. If we cancel this agreement, you will receive a refund of 100% of the unearned pro rata premium.

South Carolina - Obligations of the provider under this service contract are insured under a service contract reimbursement insurance policy. Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

In the event of a dispute with the provider of this contract, you may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Suite 1000, Columbia SC 29201 or 1-800-768-3467.

Texas - Notice: you the buyer have other rights and remedies under the Texas deceptive trade practices - consumer protection act which are in addition to any remedy which may be available under this contract.

For more information concerning your rights, contact the consumer protection division of the attorney general's office, your local district or county attorney or the attorney of your choice.

This contract is regulated by the Texas Real Estate Commission. My complaints may be filed with the Commission at Texas Real Estate Commission, P.O. Box 12188, Austin, Texas 78711-2188.

Utah - Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. Cancellation for non payment is effective 10 days after mailing written notice. Cancellation for other reasons is effective 30 days after mailing your notice.

Vermont - The provider's obligations under this plan are supported by a contractual liability insurance policy. Upon failure of the provider to perform under the contract, the insurer which issued the policy shall pay on behalf of the provider any sums the provider is legally obligated to pay and shall provide the service which the provider is legally obligated to perform according to the provider's contractual obligations under the service contracts issued or sold by the provider. If a claim for service has not been completed within sixty (60) days after proof of loss has been filed with the provider, the claim can be submitted to Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

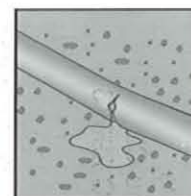
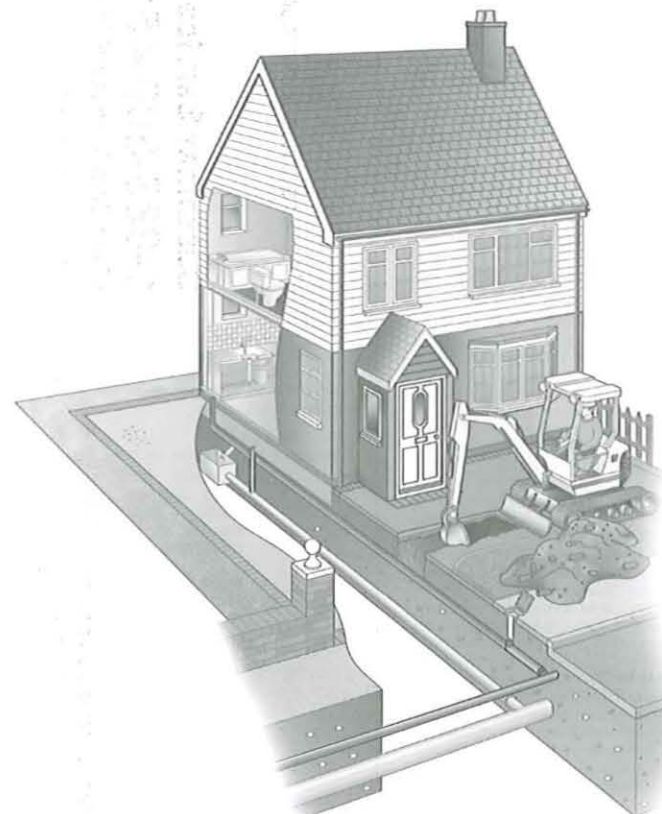
Virginia - Purchase of a home protection contract is not mandatory.

Washington - A 21 day written notice of cancellation will be mailed to the service agreement holder. Obligations of the service contract provider under this contract are insured under a service contract reimbursement insurance policy. Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

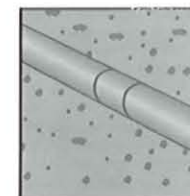
Wisconsin - THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. Claims will not be deducted from refunds.

Wyoming - Obligations of the service contract provider under this contract are insured under a service contract reimbursement insurance policy. Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

Water Service Line Coverage



Locate, excavate
& repair leak



Replace
segment of pipe

Home Service USA

KEY TERMS

We, Us and Our

We, Us and Our means (i) Home Service USA Repair Management Corporation and its affiliates, 1506 Kibbuck Road, Suite 109, Conyers, GA 30004 ("Home Service"), in its capacity as Administrator and manager of the benefits owed under this Service Agreement, and (ii) M&T Warranty Corp., 59 Maiden Lane, New York, NY 10038 ("M&T"), which underwrites and is responsible for providing the benefits owed to You under this Service Agreement. You may contact us at the foregoing addresses or by calling us toll-free at 1-888-8-666-8075.

You and Your means the Service Agreement Holder listed on the Declaration Page.

Reinstatement means back-filling of any necessary outside excavation to leave the ground level.

Emergency Breakdown means the sudden failure to the External Water Services due to defects in workmanship and/or materials, breakdowns due to normal wear and tear, or breakdowns arising in the course of ordinary functioning and usage, which immediately:

- Exposes You to a risk to Your health;
- Creates a risk of or damage to Your property or any of Your belongings normally contained within the property; or
- Makes Your home uninhabitable.

Service call(s) means repair or replacement or unblocking work performed by a licensed plumber or licensed service provider to diagnose and eliminate a single covered Emergency Breakdown.

Provider means the party (Us) obligated to perform under the terms of this contract.

Service Agreement Fee: The amount you paid for this agreement.

1. RESPONSIBILITY FOR BENEFITS OWED TO YOU

M&T Warranty Corp. is the service contract issuer and provider responsible for the performance of contractual obligations under this Service Agreement, including service performance and payment of cost of any benefits payable to You under the Agreement. Home Service has designed the protection program provided to You under this Service Agreement, and manages and administers the delivery of benefits owed to You under the Agreement. Home Service will be responsible for relieving, processing and adjusting any claim You may have for benefits under this Service Agreement. Home Service will serve as Your ordinary point-of-contact for any questions or concerns You may have with respect to Your Service Agreement; You may also contact the obligor and contract issuer, M&T Warranty Corp. with any further inquiries. M&T Warranty Corp. has given Home Service authority to act on its behalf in processing claims under this Service Agreement and in assisting You in processing payments and other transactions under this Agreement, and Home Service will act on behalf of M&T Warranty Corp. in providing these services to You. Obligations under this Service Agreement are underwritten and supported by contractual liability insurance procured by the obligor, as detailed in the applicable state disclosures attached to this Agreement. All other terms and conditions of this Service Agreement are subject to, and modified by, the allocation of responsibilities set forth in this paragraph, unless otherwise indicated for residents of Your state as detailed in the applicable state disclosures attached to this Agreement.

2. SERVICE AGREEMENT

This Service Agreement is only valid after Our acceptance of the application and receipt of payment.

This Service Agreement continues for one (1) year from the Effective Date listed on the Declaration Page. However, in the first year of coverage you may not make a Service call within the thirty (30) days of the Effective Date listed on the Declaration Page. Payment is due the same time You sign up and must be received by Us for Your Service Agreement to be effective.

This Service Agreement will renew for a term of 12 months and will continue to renew for like terms unless cancelled within 30 days of the end of the term of Your current agreement or cancelled as provided in this Service Agreement.

This Service Agreement will only cover systems for which You have responsibility. We do not cover any repairs for systems that landlords, utilities or other entities are responsible for repairing.

3. EMERGENCY BREAKDOWN SERVICE

During the Service Agreement coverage term, We agree, in the event of a covered Emergency Breakdown, to arrange and pay for a licensed plumber or licensed service provider to provide a Service call to the following:

- External Water Services

If You have an Emergency Breakdown to Your external Water

service line from the boundary of Your property to the point of entry into the building within Your property for which You have responsibility. You should call the Emergency Service Hotline and We will:

- Arrange for a licensed plumber or licensed service provider to provide a diagnosis of the problem.
- Pay for covered Emergency Breakdown. (Subject to limits of liability)
- Repairs will normally be commenced within 48 hours of Your telephone request for service subject to Exclusions.

Covered Emergency Breakdown includes but is not limited to: Locate, excavate and repair service line leak. Replace section of service line.

4. YOUR DUTIES

We will not pay for any Services performed without Our prior approval. Notice of any Emergency Breakdown must be given to Us upon discovery and during the coverage term.

In the event of an Emergency Breakdown under this Service Agreement, You must:

- Call the 24 hour Emergency Service Hotline immediately at 1-888-866-8076.
- Cooperate and assist Us in any matter concerning a covered Emergency Breakdown.
- Provide the licensed plumber or licensed service provider with access to Your property.
- You must take every reasonable precaution to protect the property until the necessary repair or replacement or unblocking is authorized by Us and the work is completed.

You will not have to complete any claim forms. You will need to sign a form to confirm that repairs have been completed. We will make payment directly to the licensed plumber or licensed service provider after the work is completed. In some cases, it may be necessary for You to pay for the Service call, in which case, We will reimburse You when We receive Your paid invoice(s) and process Your payment.

5. EXCLUSIONS

We are not responsible for any of the following:

- THAWING OF TEMPORARILY FROZEN PIPES, WHICH HAVE NOT RESULTED IN AN EMERGENCY BREAKDOWN;
- EMERGENCY BREAKDOWN TO EXTERNAL GUTTERING, STORM DRAINS AND DOWNSPOUTS OR ANY DAMAGE RESULTING FROM THEIR OVERFLOW;
- EMERGENCY BREAKDOWN ARISING FROM THE DISCONNECTION FROM OR INTERRUPTION TO THE MAIN WATER SUPPLY;
- ANY EMERGENCY BREAKDOWN WHICH EXISTED PRIOR TO, OR WAS CAUSED BY A CONDITION WHICH EXISTED PRIOR TO THE EFFECTIVE DATE OF THIS SERVICE AGREEMENT;
- EMERGENCY BREAKDOWN CAUSED BY FAULTY CONSTRUCTION, IMPROPER MAINTENANCE OR A LACK OF MAINTENANCE;
- EMERGENCY BREAKDOWN ARISING FROM A CONTROLLABLE LEAK WHERE YOU COULD HAVE CONTAINED OR SHUT-OFF THE LEAK YOURSELF;
- SWIMMING POOLS OR DECORATIVE FEATURES (SUCH AS PONDS, FOUNTAINS AND ANY ASSOCIATED EQUIPMENT), SPA, SPRINKLER AND FIRE LINE SYSTEMS;
- REPAIR OR REPLACEMENT OR UNBLOCKING OF COVERED PARTS, EQUIPMENT AND/OR SYSTEMS DUE TO THE GRADUAL REDUCTION IN PERFORMANCE CAUSED BY NORMAL WEAR AND TEAR WHERE AN EMERGENCY BREAKDOWN HAS NOT OCCURRED;
- EMERGENCY BREAKDOWN TO PROPERTY HAVING REMAINED OCCUPIED FOR MORE THAN THIRTY CONSECUTIVE (30) DAYS;
- REPAIRS OR REPLACEMENT WHEN PARTS ARE OBSOLETE;
- COSTS TO CORRECT OR UPGRADE ANY PART, EQUIPMENT AND/OR SYSTEM IN ORDER TO COMPLY WITH ANY FEDERAL, STATE, OR LOCAL LAWS, REGULATIONS, ORDINANCE

- OR UTILITY REGULATIONS;
- COSTS ASSOCIATED WITH TREATMENT, REMOVAL, RECOVERY, OR DISPOSAL OF HAZARDOUS MATERIAL;
- REPAIR OR REPLACEMENTS OR UNBLOCKING WITHOUT OUR PRIOR AUTHORIZATION;
- REPAIR OR REPLACEMENTS OR UNBLOCKING ARISING FROM MANUFACTURER'S RECALLS, DEFECTS OR CLASS ACTION SUITS;
- COST OF CLOSING WALLS, FLOORS OR CEILING;
- CONSEQUENTIAL OR INCIDENTAL DAMAGES;
- INJURY, ILLNESS, DAMAGE, INCONVENIENCE OR LOSS OF USAGE CAUSED BY DELAYS, NON-AVAILABILITY OF PARTS, LABOR DIFFICULTIES OR OTHER CONDITIONS BEYOND OUR CONTROL;
- ANY AND ALL COSTS ASSOCIATED WITH A REPAIR VISIT, IF IT IS DETERMINED THAT COVERAGE UNDER THIS CONTRACT DOES NOT APPLY, OR NO COVERED EMERGENCY BREAKDOWN IS DISCOVERED;
- COST ASSOCIATED IN OBTAINING PERMITS;
- COST ASSOCIATED WITH REINSTATEMENT OF HARD OR SOFT LANDSCAPING (INCLUDING BUT NOT LIMITED TO: DRIVEWAYS, PATHWAYS, WALLS, PATIOS, DECKS, FLOWERBEDS, TREES AND LAWNS);
- COVERAGE ON MOBILE HOMES, RECREATIONAL VEHICLES, MULTIPLE-UNIT DWELLINGS, COMMERCIAL BUILDINGS, OR ANY RESIDENTIAL HOME OVER 5,000 SQ. FT.;
- EMERGENCY BREAKDOWN CAUSED BY OR RESULTING FROM: INSECT, VERMIN, PETS, MISUSE, ABUSE, NEGLIGENCE, VANDALISM, THEFT, WAR, RIOT, MILITARY UNREST, NUCLEAR ACCIDENT, FLOODING, WATER FLUCTUATIONS, FIRE, HAIL, WIND, LIGHTNING, EARTHQUAKES, EARTH MOVEMENT, LANDSLIDE, SAND, CHEMICALS;
- CIRCUMSTANCES OUTSIDE OUR REASONABLE CONTROL SUCH AS EXTREME WEATHER CONDITIONS, POWER AND/OR SYSTEM FAILURE, INDUSTRIAL ACTION OR STATE OR FEDERAL AUTHORITIES EMERGENCY DIRECTIVES, DELAYS IN OBTAINING OR ISSUING PERMITS.

6. LIMITS OF LIABILITY

Our obligations for a Covered Emergency Breakdown are limited to:

- Two Service calls per coverage term;
- A maximum of \$3,300 for anyone Service call.

7. GENERAL CONDITIONS

a. CANCELLATION:

If You cancel this agreement within 30 days of the effective date We will refund Your payment in full. You may cancel this contract after 30 days from the effective date by providing written notice. You will be entitled to a pro-rata refund less any claims paid. Any refund not paid to You within 30 days is subject to a 10% monthly penalty.

This Service Agreement shall be non-cancelable by Us, except for:

- Nonpayment of Service Agreement fees;
- Fraud or misrepresentation of facts material to the issuance of this Service Agreement.

If We cancel, You will be notified in writing five days prior to cancellation. You will be entitled to a pro-rata refund of fees paid provided no Service Call has been made.

b. CUSTOMER SERVICE:

We strive to provide You with the highest standards of service. If You feel that Our service has not met Your expectations or You have a question, please contact Us at 5301 Blue Lagoon Drive, Suite 400, Miami, FL 33126, or call 1-888-866-8075.

c. PAST DUE AMOUNT(S):

If You fail to make full payment on Your payment due date Your Service Agreement coverage will immediately be suspended until the full past due amount is paid.

d. WAITING PERIOD:

You have thirty (30) days from the date You sign-up before You can make a Service call. During that period if You decide You do not want the Service Agreement You can notify Us and We will provide a full refund of fees paid.

e. PERMANENT REPAIRS:

All permanent repairs will have a minimum of one year repairer's guarantee.

f. TRANSFER:

Your rights and duties under this Service Agreement are transferable to a subsequent purchaser of your property only and must be completed within thirty (30) days from the date of sale to the subsequent owner. All transfers are for the balance of the remaining term and are subject to any outstanding Service Agreement fees and the new owner registering into the program.

g. OVERLAPPING COVERAGE:

If You find You have another service agreement or insurance policy which provides similar benefits, You can notify Us immediately. We will refund Your Service Agreement fee as long as no Service call has been provided. You may be required to provide a copy of the contract/policy showing similar coverage.

h. RIGHTS OF RECOVERY:

If We pay for an Emergency Breakdown, We may require You to assign Us Your rights of recovery against others. We will not pay for an Emergency Breakdown if You impair these rights to retailer. Your right to recover may not be waived.

i. REPAIR, REPLACEMENT AND/OR UNBLOCKING:

At Our discretion a covered Emergency Breakdown may be remedied by repair, replacement and/or unblocking.

j. SECOND OPINION:

We reserve the right to obtain a second opinion paid for by Us by a licensed repairer of Our choosing on any repair or replacement diagnosis.

k. FRAUD AND/OR MISREPRESENTATION:

Misrepresentation or any attempt to defraud Us, including collusion between You and plumber or service provider, shall result in cancellation of coverage, and We shall seek reimbursement and may pursue remedies under applicable law.

l. PRIVACY POLICY

Customer information collected during the purchase and administration of Home Service is not disclosed to other companies for the purposes of marketing other products and services. Such information may be disclosed to other companies in order to provide services under this Service Agreement. Should you have any questions about our policy please contact us at 1-888-866-8075. Telephone calls may be recorded and/or monitored.

STATE VARIATIONS:

The following state variations shall apply if inconsistent with any other terms and conditions of this service agreement.

Alabama -- Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038.

Arkansas -- Obligations of the provider under this service contract are guaranteed under a service contract reimbursement insurance policy. If the provider fails to pay or to provide service on a claim within 60 days after proof of loss has been filed, you are entitled to make a claim by contacting Wesco Insurance Company, 59 Maiden Lane, 6th Floor, New York, NY 10038, 212-220-1120. We may repair with non-original manufacturer's parts.

Colorado -- Actions under this service agreement may be covered by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act" and that parties to the contract may have a right of civil action under these laws. This contract applies to homes that have been previously titled.

Connecticut -- If you purchased this contract in Connecticut, you may pursue arbitration to settle disputes between you and the provider of this contract. You may mail your complaint to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention: Consumer Affairs. The written complaint must describe the dispute, identify the price of the product and cost of repair, and include a copy of this contract.



Carolina Water Service Inc of SC

Phone: (800) 367-4314

Collections: (800) 367-4314

Customer Service: (800) 367-4314

www.uwater.com

Bill Date	Account Number	Due Date	Please Pay:
11/30/2010		12/27/2010	\$ 145.92

Name JULIA HESS

Primary Telephone # (803) 727-5767

Service Address 111 MARIANNE CT, LEXINGTON, SC, 29073

Activity Since Last Bill

Previous Balance

\$212.85

Payments received as of 11/30/2010

\$142.98

Balance as of 11/30/2010

\$69.87

Adjustments

Late Payment Charge

Residential Purchased Water

Water Distribution Base Charge

\$11.09

Distribution Usage of 4,530 gallons at \$2.03 per 1,000 gallons

\$9.20

Water Supply Charge of 4,530 gallons at \$0.003307 per gallon

\$14.98

SC DHEC Fee

\$0.73

Total Residential Purchased Water

\$36.00

Residential Wastewater Service

Wastewater Service

\$39.00

Total Residential Wastewater Service

\$39.00

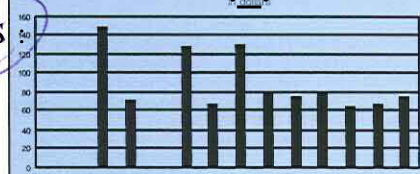
Total Amount Due

\$145.92

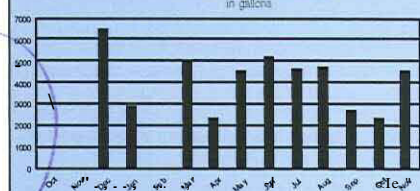
Summary of Service

Meter Reading	Meter #	
Current	92260	10/20/2010
Previous	87730	09/19/2010
Usage	4,530	Gallons
Number of Days:	31	
Average Daily Use:	146	Gallons
Average Daily Cost:	\$ 2.42	

Billing History



Consumption History



A fee of 1.5% per month will be added if unpaid by the due date.

Make check payable to: Carolina Water Service Inc of SC

Messages

Our records indicate the prior balance remains unpaid and your account may be subject to disconnection. Please note the due date on this bill refers to the current bill amount and does not extend the time allowed for payment of the prior balance.

We are pleased to announce the launch of our new Web Self-Service site. The site will allow you to obtain current and historical account information.

The site may be accessed by going to <http://www.uwater.com/myaccount>.

290



PO BOX 160609

Altamonte Springs, FL 32716

#BWBCGPK

JULIA HESS

111 MARIANNE CT

LEXINGTON SC 29073



Account Number:

Due Date: 12/27/2010

Please Pay: \$ 145.92

Amount Paid

150.00

Carolina Water Service Inc of SC

PO Box 11025

Lewiston ME 04243-9476





Carolina Water Service Inc of SC

Phone: (800) 272-1919

Collections: (800) 272-1919

Customer Service: (800) 272-1919

www.uiwater.com

Bill Date	Account Number	Due Date	Please Pay:
03/30/2011		4/25/2011	\$65.07

Name JULIA HESS

Primary Telephone # (803) 727-5767

Service Address 111 MARIANNE CT, LEXINGTON, SC, 29073

Activity Since Last Bill

Previous Balance \$58.83
Payments received as of 03/30/2011 \$-58.83
Balance as of 03/30/2011 \$0.00

Residential Purchased Water

Water Distribution Base Charge \$11.09
Distribution Usage of 2,660 gallons at \$2.03 per 1,000 gallons \$5.40
Water Supply Charge of 2,660 gallons at \$0.0033253 per gallon \$8.85
SC DHEC Fee \$0.73
Total Residential Purchased Water \$26.07

Residential Wastewater Service

Wastewater Service \$39.00
Total Residential Wastewater Service \$39.00

Total Amount Due

\$65.07

4/11/11
PAID

still no
payment refund paid to me

Summary of Service

Meter Reading	Meter #	
Current	103000	02/21/2011
Previous	100340	01/20/2011
Usage	2,660 Gallons	
Number of Days:	32	
Average Daily Use:	83 Gallons	
Average Daily Cost	\$2.03	

Billing History
in Dollars

Consumption History
in Gallons

A fee of 1.5% per month will be added if unpaid by the due date.

Make check payable to: Carolina Water Service Inc of SC

Messages

Paperless billing is now available. Please visit our Web Self Service site where you can obtain account information and register for paperless billing.

The site may be accessed by going to <http://www.uiwater.com/myaccount>

Utilities, Inc.
PO BOX 160609
Altamonte Springs, FL 32716



Account Number:

Amount Paid

Due Date: 4/25/2011

Please Pay: \$65.07

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JULIA HESS
111 MARIANNE CT
LEXINGTON SC 29073-6815

Carolina Water Service Inc of SC

PO Box 11025

Lewiston ME 04243-9476



Address correction requested on back



Utilities Inc
200 Weathers Field Ave
Altamonte Springs FL
32714

Carolina Water Service Inc of SC
 Phone: (800) 367-4314
 Collections: (800) 367-4314
 Customer Service: (800) 367-4314
www.uiwater.com

Bill Date	Account Number	Due Date	Credit Balance
01/30/2011	-----	2/24/2011	\$-1.00

Name JULIA HESS

Primary Telephone # (803) 727-5767

Service Address 111 MARIANNE CT, LEXINGTON, SC 29073

Activity Since Last Bill

Previous Balance

\$214.01

Payments received as of 01/30/2011

\$-280.64

Balance as of 01/30/2011

\$-66.63

Adjustments

Late Payment Charge

\$-5.40

Residential Purchased Water

Water Distribution Base Charge

\$11.09

Distribution Usage of 3,070 gallons at \$2.03 per 1,000 gallons

\$6.23

Water Supply Charge of 3,070 gallons at \$0.0045542 per gallon

\$13.98

B6 DHEC Fee

\$0.70

Total Residential Purchased Water

\$32.03

Residential Wastewater Service

Wastewater Service

\$39.00

Total Residential Wastewater Service

\$39.00

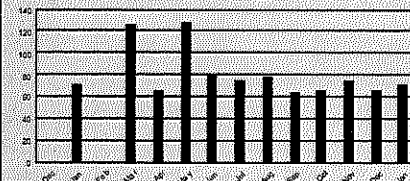
Total Amount Due

\$-1.00

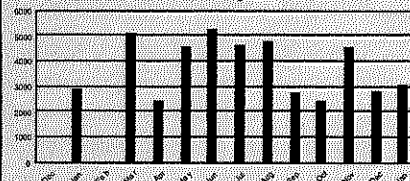
Summary of Service

Meter Reading	Meter #
Current	98140 12/22/2010
Previous	95070 11/19/2010
Usage	3,070 Gallons
Number of Days:	33
Average Daily Use:	93 Gallons
Average Daily Cost:	\$2.15

Billing History



Consumption History



call &
get ✓ for 214.01
re-send to me -
not to WB

A fee of 1.5% per month will be added if unpaid by the due date.

Make check payable to: Carolina Water Service Inc of SC

Messages

Paperless billing is now available. Please visit our Web Self Service site where you can obtain account information and register for paperless billing.

The site may be accessed by going to <http://www.uiwater.com/myaccount>.



Important Notice Enclosed



PO BOX 160609
Altamonte Springs, FL 32716

UTN0504A
2000001856 372/1



JULIA HESS
111 MARIANNE CT
LEXINGTON SC 29073-6815



CAROLINA WATER SERVICE, INC.

Dear Customer,

Since 1972, it has been our privilege at Carolina Water Service, Inc. ("CWS") to provide water and/or sewer service to our customers in South Carolina. Our current rates for these services are based on 2005 expenses and became effective in 2007. However, in that six year period CWS has experienced significant increases in its operations and maintenance costs due to the rising cost of chemicals, purchased power, medical insurance premiums and ever-increasing environmental and regulatory requirements. Additionally, CWS has continued to make the ongoing capital investments necessary to provide adequate and proper service to our customers. In order to recover our costs of service and investment, CWS has found it necessary to file an application with the Public Service Commission of South Carolina ("Commission") for an increase in our rates and charges. A copy of the Commission's Notice of Filing and Hearing regarding this application is enclosed.

CWS understands that no one desires an increase in rates, especially in these difficult economic times. Financial circumstances leave CWS no choice but to seek an increase in order to be able to continue to provide service. CWS feels it is important for customers to be informed on how it has been managing costs and investments on customers' behalf:

- Between 2005 and 2010, CWS has spent approximately \$10 million on capital expenditures for various projects throughout our systems. Almost all of these expenditures have been due to environmental agency regulations or to reduce operating expenses. These projects include, but are not limited to:
 - Installation of treatment at our Lakewood Well to remove trace level contaminant from the source water and to meet current regulatory requirements. We monitor for naturally occurring contaminants in groundwater in compliance with all local, state and federal regulations.
 - Installation of new water wells and water treatment facilities to meet increases in water demand caused by customer growth in conformance with regulatory requirements
 - Installation of equipment and materials at the Glenn Village water plant to remove trace level contaminant from the source water. We monitor for naturally occurring contaminants in groundwater in compliance with all local, state and federal regulations.
 - Installation of a new impervious liner at the Friarsgate Wastewater Treatment Plant's equalization basin to improve plant operations and to safeguard the environment
 - Conversion of the disinfection process from chlorine gas to ultraviolet light at the Friarsgate and Pocalla WWTP's to eliminate the use of toxic chemicals, protect the environment, and reduce treatment cost
 - Relining of terracotta gravity sewer mains in our Whitescreek collection system to reduce infiltration caused by ground water, improve plant performance and reduce treatment cost
 - Upgrades to the Lincolnshire WWTP treatment process to improve solids handling as well as reduce operating expense

- Installation of odor control equipment and use of chemical agents to minimize the impact of odor emissions on nearby neighborhoods at our Friarsgate and Watergate WWTP's
- Implementation of dewatering equipment at three WWTP's to provide more efficient and cost effective solids handling and disposal methods
- Installation of automatic transfer switches and emergency generator power systems at three WWTP's to eliminate sewer spills caused by power outages
- Over the past six years, in spite of our efforts to reduce expenses wherever possible, operation & maintenance expenses have increased at a rate of nearly 3% annually, for a total increase between 2005 and 2010 of approximately 14%.
- Our capital improvement and operations and maintenance expenditures were necessary to improve quality of service, to ensure that CWS meets all regulatory requirements and to continue providing its customers with safe and reliable utility services.
- CWS has not had a rate increase since 2007. The current rates are based on costs incurred during the 12 months ending September of 2005. These current rates do not permit us to recover the net increase in costs over the last five years or to earn a return on our investment.
- Ongoing changes and revisions to regulatory requirements have continued to increase the cost to operate, maintain, monitor, and manage our facilities irrespective of the downturn in the economy. New or revised federal and state environmental regulations have not been reduced, delayed, postponed or revoked during this time period yet the company's revenue has not increased sufficiently to support this added expense.
- Providing quality service to our customers at a just and reasonable rate is of the utmost importance to us. With the proposed increase, rates will be sufficient to provide clean and safe drinking water as well as sanitary sewer service for the average household's entire daily use (including drinking, laundry, showers, cleaning, cooking, irrigation, sewerage, flushing, etc.). This increase is approximately \$1 per day for both water and wastewater services under the proposed rates, which represents a 43% increase for the average water and wastewater customer.

In view of these facts, an increase in rates is necessary so that CWS can remain financially viable and continue to operate in the future. We believe that the requested rates represent a balance between the financial requirements necessary to operate our systems in accordance with all environmental, regulatory and statutory requirements and the desire of customers to have water and sewer services provided at a reasonable rate.

We take seriously our responsibility to provide safe and reliable utility services and look forward to continuing to serve our customers in the future. We welcome an opportunity to talk with you to explain our need for this rate increase. If you have any questions regarding our pending rate increase application, our operations or your account, please do not hesitate to contact one of our Customer Service Representatives at 1-800-272-1919 or by email at customerservice@uiwater.com. We look forward to hearing from you and an opportunity to answer your questions about this matter.

Sincerely,

Patrick Flynn
Regional Director
Carolina Water Service, Inc.

PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA

CLERK'S OFFICE

NOTICE OF FILING AND HEARING

DOCKET NO. 2011-47-WS

APPLICATION OF CAROLINA WATER SERVICE, INC. FOR APPROVAL OF AN INCREASE IN ITS RATES FOR WATER AND SEWER SERVICES PROVIDED TO ALL OF ITS SERVICE AREAS IN SOUTH CAROLINA

Carolina Water Service, Inc. ("the Company or CWS") has filed an Application with the Public Service Commission of South Carolina ("the Commission") for an adjustment of its rates and charges and for modification of certain terms and conditions for the provision of water and sewer service. The Application was filed pursuant to S.C. Code Ann. Section 58-5-240 and 26 S.C. Code Ann. Regs. 103-512.4.A and 103-712.4.A. CWS provides water and sewer service to the public for compensation in certain areas of South Carolina pursuant to rates approved by the Commission in Docket No. 2006-92-WS.

In its Application, CWS requests that the Commission approve an increase in its monthly water and sewer charges and in its water and sewer account set-up charges and its sewer notification fee. The Company also seeks approval to modify its tariff, pursuant to 26 S.C. Code Ann. Regs. 103-503 and 103-703. More specifically, the Applicant proposes to include in its tariff charges to recover its costs of disconnecting its customers from its facilities in certain circumstances; charges to recover its costs of repair of its water and sewer facilities which have been damaged by tampering; charges to recover its costs of pumping its customer's interceptor tanks; charges for installation of water meters; and modification of certain language clarifying the purpose of existing rates for the benefit of its customers.

A COPY OF THE COMPANY'S CURRENT RATES AND CHARGES AS APPROVED BY COMMISSION ORDER NO. 2008-855 IS AVAILABLE ON THE COMMISSION'S WEBSITE AT www.psc.sc.gov.

**THE PROPOSED NEW RATES AND CHARGES ARE SET FORTH BELOW
(The complete rate schedule, including the Company's application, is available from the Company at the address below and on the Commission's website at www.psc.sc.gov.)**

WATER

Monthly Charges

Residential

Base Facilities Charge per single family house, condominium, mobile home or apartment unit:

\$19.87 per unit

Commodity charge:

\$ 6.49 per 1,000 gallons or 134 cft

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NOTICE OF FILING & HEARING
Page 2

Commercial

Base Facilities Charge
by meter size:

5/8" meter	\$ 19.87
1"	\$ 51.99
1.5"	\$103.98
2"	\$166.36
3"	\$311.93
4"	\$519.89

Commodity Charge: \$ 6.49 per 1,000 gallons or 134 cft

Charges for Water Distribution Only

Where water is purchased from a government body or agency or other entity for distribution and resale by the Company, the following rates apply:

Residential

Base Facilities Charge per single family
House, condominium, mobile home or
Apartment unit:

\$ 19.87 per unit

Commodity charge: \$ 3.71 per 1,000 gallons or 134 cft

Commercial

Base Facilities Charge
by meter size:

5/8"	\$ 19.87
1"	\$ 51.99
1.5"	\$103.98
2"	\$166.36
3"	\$311.93
4"	\$519.89

Commodity charge: \$ 3.71 per 1,000 gallons or 134 cft

Water Meter

5/8 inches x 3/4 inches meter

\$100

All meters 5/8 inches x 3/4 inches shall meet the Utility's standards and shall be installed by the developer. A one-time fee of \$100 shall be due upon installation.

For the installation of all other meters, the customer shall be billed for the Utility's actual cost of installation. All such meters shall meet the Utility's standards and be installed by the Utility unless the Utility directs otherwise.

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NOTICE OF FILING & HEARING
Page 3

Customer Account Charge – for new customers only

All Areas \$30.00

SEWER

Monthly Charges

Residential – charge per single-family House, condominium, villa, or Apartment unit:

\$44.32 per unit

Mobile Homes:

\$31.56 per unit

Commercial:

\$44.32 per SFE*

Commercial customers are those not included in the residential category above and include, but are not limited to, hotels, stores, restaurants, office, industry, etc.

Charge for Sewer Collection Only

When sewage is collected by the Utility and transferred to a government body or agency, or other entity, for treatment, the Utility's rates are as follows:

Residential – per single-family house, Condominium, or apartment unit

\$29.20 per unit

Commercial – per single-family equivalent

\$29.20 per SFE*

Charge for Wholesale Service (Midlands Utility)

\$18.78 per SFE*

Solids Interceptor Tanks

For all customers receiving sewage collection service through an approved solids interceptor tank, the following additional charges shall apply:

A. Pumping Charge

At such time as the Utility determines through its inspection that excessive solids have accumulated in the interceptor tank, the Utility will arrange for pumping the tank and the actual cost to the utility of pumping the tank will be billed to the customer; the minimum pumping charge shall be \$150.00. The cost of the Utility's pumping charge will be included as a separate item in the next regular billing to the customer.

B. Pump Repair or Replacement Charge

If a separate pump is required to transport the customer's sewage from solids interceptor tank to the

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NOTICE OF FILING & HEARING
Page 4

Utility's sewage collection system, the Utility will arrange to have this pump repaired or replaced as required and will include the cost of such repair or replacement as a separate item in the next regular billing to the customer and may be paid for over a one year period.

Notification Fee

A fee of fifteen dollars (\$15.00) shall be charged each customer to whom the Utility mails the notice as required by the Commission Rule R. 103-535.1 prior to service being discontinued. This fee assesses a portion of the clerical and mailing costs of such notices to the customers creating the cost.

Customer Account Charge – for new customers only.

All Areas	\$30.00
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A one-time fee to defray the costs of initiating service. This charge will be waived if the customer also takes water service.

Disconnection Charge (applies to water and sewer customers): In addition to any other charges that may be due, in those cases where a customer's service has been disconnected for any reason as set forth in Commission Rule R.103-732.5, and the customer is found to have vacated his premises or the customer has shown his intent to vacate his premises and the imposition of a reconnection charge is not feasible, a disconnection fee in the amount of the Utility's actual cost of disconnection shall be due at the time the customer disconnects service.

Tampering Charge (applies to water and sewer charges): In the event the Utility's equipment, water mains, water lines, meters, curb stops, service lines, valves or other facilities have been damaged or tampered with by a customer, the Utility may charge the customer responsible for the damage to the Utility's the **actual cost** to repair its facilities.

A copy of the Company's Application can be obtained from the Commission at the following address: Public Service Commission of South Carolina, Clerk's Office, P. O. Drawer 11649, Columbia, South Carolina 29211. Additionally, Carolina Water Service, Inc.'s Application is available on the Commission's website at www.psc.sc.gov.

In order for testimony and evidence to be received from all interested parties, a public hearing will be held in the Commission's Hearing Room, Synergy Business Park, 101 Executive Center Dr., Columbia, South Carolina on **Wednesday, September 7, 2011 at 10:30 a.m.**

Any person who wishes to participate in this matter, as a party of record with the right of cross-examination should file a Petition to Intervene in accordance with the Commission's Rules of Practice and Procedure, on or before **May 26, 2011**, and indicate the amount of time required for his presentation. Please include an email address for receipt of future Commission correspondence in the Petition to Intervene. ***Please refer to Docket No. 2011-47-WS.***

Any person who wishes to testify and present evidence at the hearing should notify the Clerk's Office, in writing, at the address below, Charles L. A. Terreni, Esquire, Terreni Law Firm, LLC, 1508 Lady Street, Columbia, South Carolina 29201 and Scott Elliott, Esquire, Elliott & Elliott, P.A., 1508 Lady Street, Columbia, South Carolina 29201 on or before **May 26, 2011**, and indicate the amount of time required for the presentation. ***Please refer to Docket No. 2011-47-WS.***

**DOCKET NO. 2011-47-WS
NOTICE OF FILING & HEARING**

Page 5

Any person who wishes to request a hearing in his or her county of residence, and does not want to intervene as a party of record in this matter, should notify on or before **May 26, 2011**, in writing, the Clerk's Office at the address below, Charles L. A. Terreni, Esquire, Terreni Law Firm, LLC, 1508 Lady

Street, Columbia, South Carolina 29201 and Scott Elliott, Esquire, Elliott & Elliott, P.A., 1508 Lady Street, Columbia, South Carolina 29201. *Please refer to Docket No. 2011-47-WS.*

Any person who wishes to be notified of any change in the hearing date, but does not wish to present testimony or be a party of record, may do so by notifying the Clerk's Office in writing at the address below on or before **May 26, 2011**. *Please refer to Docket No. 2011-47-WS.*

PLEASE TAKE NOTICE: Any person who wishes to have his or her comments considered as part of the official record of this proceeding **MUST** present such comments, in person, to the Commission during the hearing.

Persons seeking information about the Commission's Procedures should contact the Commission in Columbia at 803-896-5100.

Public Service Commission of South Carolina
Attn: Clerk's Office
Post Office Drawer 11649
Columbia, SC 29211

4/26/11



PO BOX 160609
Altamonte Springs, FL 32716

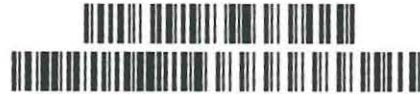
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JULIA HESS
111 MARIANNE CT
LEXINGTON SC 29073-6815

 Address correction requested on back



Account Number:

Due Date: 2/24/2011

Credit Balance \$-1.00

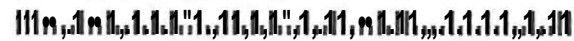
Amount Paid

Do Not Pay

Carolina Water Service Inc of SC

PO Box 11025

Lewiston ME 04243-9476



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Tech support

Recording services
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Change of Address and Queue Information

Complete the information below with your address and phone corrections and return with your payment

Corner 378 & 12th

Name

Please Print

Street

City

State

Zip

Home Phone

Work Phone

Email Address



Carolina Water Service Inc of SC

Phone: (800) 272-1919

Collections: (800) 272-1919

Customer Service: (800) 272-1919

www.uiwater.com

Bill Date	Account Number	Due Date	Please Pay:
03/02/2011		3/28/2011	\$58.83

Name JULIA HESS

Primary Telephone # (803) 727-5767

Service Address 111 MARIANNE CT, LEXINGTON, SC, 29073

Activity Since Last Bill

Previous Balance	\$-1.00
Payments received as of 03/02/2011	\$0.00
Balance as of 03/02/2011	\$-1.00

Residential Purchased Water

Water Distribution Base Charge	\$11.09
Distribution Usage of 2,200 gallons at \$2.03 per 1,000 gallons	\$4.47
Water Supply Charge of 2,200 gallons at \$0.0020626 per gallon	\$4.54
SC DHEC Fee	\$0.73
Total Residential Purchased Water	\$20.83

Residential Wastewater Service

Wastewater Service	\$39.00
Talal Residential Wastewater Service	\$39.00

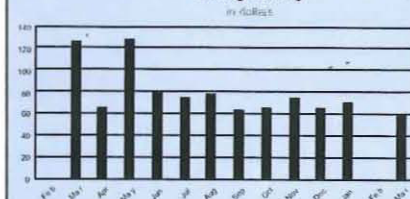
Total Amount Due

\$58.83

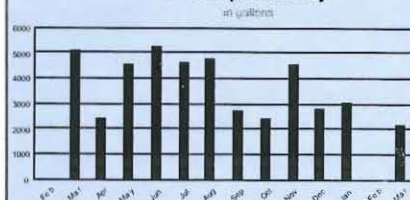
Summary of Service

Meter Reading	Meter #	
Current	100340	01/20/2011
Previous	98140	12/22/2010
Usage	2,200 Gallons	
Number of Days:	29	
Average Daily Use:	76 Gallons	
Average Daily Cost	\$2.06	

Billing History



Consumption History



A fee of 1.5% per month will be added if unpaid by the due date.

Make check payable to: Carolina Water Service Inc of SC

Messages

Paperless billing is now available. Please visit our Web Self Service site where you can obtain account information and register for paperless billing.

The site may be accessed by going to <http://www.uiwater.com/myaccount>.
u-u PO Box 160609

Altamonte Springs, FL 32716

XV-P)



Account Number:

Amount Paid

Due Date: 3/28/2011

Please Pay: \$58.83

UT10304A AUTO 5-DIGIT 29073
7000001582 01.0007.0072 1582/1JULIA HESS
111 MARIANNE CT
LEXINGTON SC 29073-6815

Carolina Water Service Inc of SC

PO Box 11025

Lewiston ME 04243-9476



D Address correction requested on back